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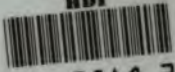
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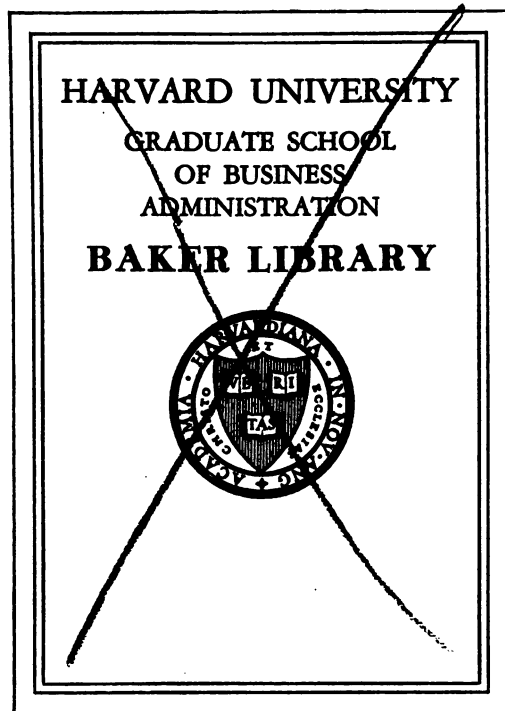
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**THE FARMERS' LOAN & TRUST COMPANY.**  
**THE STATISTICAL DEPT.**









# SIXTH ANNUAL REPORT

OF THE

## SUPERINTENDENT OF INSURANCE

*Insurance Department  
Topeka Kans  
Compliments of  
Orvin I Welch  
to Supt.*

Dept.

FOR THE YEAR ENDING DECEMBER 31, 1875.

TOPEKA, KANSAS:  
GEO. W. MARTIN, KANSAS PUBLISHING HOUSE.  
1876.

*Storage  
HG  
8538  
.K2  
K36a  
6th  
1875*

Adm  
345.2  
KAN

875  
PT. 182

Trans. from Harv Bus Sch.  
to 59801  
Law Sch.

LY

STATE OF KANSAS.

OFFICE SUPERINTENDENT OF INSURANCE, }  
TOPEKA, May 24, 1876. }

*To His Excellency THOMAS A. OSBORN, Governor of Kansas:*

SIR: I have the honor to submit herewith Part I, Sixth Annual Report of this Department, made from the last annual statements of the fire and fire-and-marine insurance companies authorized to do business in this State at this date.

Very respectfully,

Your obedient servant,

ORRIN T. WELCH,  
*Superintendent.*

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## REPORT.

The number of Fire and Fire-and-Marine Insurance Companies authorized to do business in this State is: One stock and two mutual companies organized under the laws of and located in this State, forty-five organized under the laws of other States in the United States, and ten organized under the laws of foreign governments—total, fifty-eight.

The following-named companies were admitted after the publication of the Fifth Annual Report, and authorized to do business for the balance of the insurance year, which ended on the last day of February, 1876:

<i>Date of Admission.</i>	<i>Name of Company.</i>	<i>Location.</i>
June 21, 1875.....	MERCHANTS.....	Newark, N. J.
June 23, 1875.....	NEW ORLEANS ASSURANCE.....	New Orleans, La.
June 23, 1875.....	ST. LOUIS.....	St. Louis, Mo.
July 13, 1875.....	STATE MUTUAL.....	Leavenworth, Kansas.
August 2, 1875.....	SCOTTISH COMMERCIAL.....	Glasgow, Scotland.
October 22, 1875.....	FANEUIL HALL.....	Boston, Mass.
October 25, 1875.....	SHAWMUT.....	Boston, Mass.
November 1, 1875.....	ROYAL CANADIAN.....	Montreal, P. Q.
November 16, 1875.....	COMMERCIAL UNION.....	London, England.
November 27, 1875.....	PATRONS MUTUAL.....	Topeka, Kansas.
January 22, 1876.....	NORTHERN.....	London, England.

The following companies have withdrawn from this State: Black River, Watertown, N. Y.; Globe, Chicago, Ill.; Mercantile, Chicago, Ill.

### A COMPLETE LIST OF FIRE AND FIRE-AND-MARINE INSURANCE COMPANIES NOW AUTHORIZED TO DO BUSINESS IN THIS STATE.

<i>Name of Company.</i>	<i>Location.</i>	<i>Principal Office.</i>
ÆTNA.....	.....	Hartford, Conn.
AGRICULTURAL.....	.....	Watertown, N. Y.
AMAZON.....	.....	Cincinnati, Ohio.
AMERICAN CENTRAL.....	.....	St. Louis, Mo.
AMERICAN FIRE.....	.....	Philadelphia, Pa.
ATLAS.....	.....	Hartford, Conn.
CITIZENS.....	.....	Newark, N. J.
CITIZENS.....	.....	St. Louis, Mo.
CONNECTICUT.....	.....	Hartford, Conn.
CONTINENTAL.....	102 Broadway.....	New York City.
EQUITABLE.....	.....	Nashville, Tenn.
FANEUIL HALL.....	.....	Boston, Mass.
FARMERS AND DOVERS.....	.....	Louisville, Ky.
FIRE ASSOCIATION.....	.....	Philadelphia, Pa.
FIREMANS FUND.....	.....	San Francisco, Cal.
FRANKLIN.....	.....	Philadelphia, Pa.
FRANKLIN.....	.....	St. Louis, Mo.
GERMANIA FIRE.....	175 Broadway.....	New York City.



## INSURANCE COMPANIES OF

## COMPANIES AUTHORIZED TO DO BUSINESS IN KANSAS—CONCLUDED.

<i>Name of Company.</i>	<i>Location.</i>	<i>Principal Office.</i>
GERMAN AMERICAN .....	179 Broadway.....	New York City.
GERMAN.....		Freeport, Ill.
HANOVER FIRE.....	120 Broadway.....	New York City.
HARTFORD FIRE.....		Hartford, Conn.
HOME.....	135 Broadway.....	New York City.
HOME.....		Columbus, Ohio.
HOMESTEAD.....		Watertown, N. Y.
INSURANCE COMPANY OF NORTH AMERICA.....		Philadelphia, Pa.
KANSAS .....		Leavenworth, Kas.
MANHATTAN .....	68 Wall street.....	New York City.
MERCHANTS .....		Newark, N. J.
MOBILE FIRE DEPARTMENT.....		Mobile, Ala.
NATIONAL FIRE.....		Hartford, Conn.
NIAGARA FIRE.....	201 Broadway.....	New York City.
ORIENT.....		Hartford, Conn.
PATRONS MUTUAL.....		Topeka, Kas.
PENNSYLVANIA FIRE.....		Philadelphia, Pa.
PEOPLES .....		Memphis, Tenn.
PEOPLES .....		Newark, N. J.
PHENIX .....	193 Broadway.....	Brooklyn, N. Y.
PHENIX.....		Hartford, Conn.
ROGER WILLIAMS.....		Providence, R. I.
SHAWMUT.....		Boston, Mass.
SPRINGFIELD FIRE AND MARINE.....		Springfield, Mass.
ST. JOSEPH FIRE AND MARINE.....		St. Joseph, Mo.
ST. PAUL FIRE AND MARINE.....		St. Paul, Minn.
ST. LOUIS.....		St. Louis, Mo.
STATE MUTUAL.....		Leavenworth, Kas.
TRADERS .....		Chicago, Ill.
WESTCHESTER.....		New Rochelle, N. Y.

## UNITED STATES BRANCHES OF FOREIGN COMPANIES DOING BUSINESS IN KANSAS.

<i>Name of Company.</i>	<i>Location.</i>	<i>Principal Office.</i>
COMMERCIAL UNION .....	120 Broadway.....	New York City.
IMPERIAL .....	42 Pine street.....	New York City.
LONDON AND LIVERPOOL AND GLOBE.....	45 William street .....	New York City.
LONDON ASSURANCE .....	88 Wall street.....	New York City.
NORTH BRITISH AND MERCANTILE.....	50 William street.....	New York City.
NORTHERN.....	42 Pine street.....	New York City.
QUEEN .....	216 Broadway.....	New York City.
ROYAL .....	56 Wall street.....	New York City.
ROYAL CANADIAN .....	54 William street.....	New York City.
SCOTTISH COMMERCIAL.....	120 Broadway.....	New York City.

## NAMES OF COMPANIES CONTAINED IN THE ABOVE LISTS WHICH WERE NOT DOING BUSINESS IN THIS STATE LAST YEAR.

<i>Name of Company.</i>	<i>Location.</i>	<i>Principal Office.</i>
AGRICULTURAL .....		Watertown, N. Y.
MOBILE FIRE DEPARTMENT.....		Mobile, Ala.
ROYAL.....		England.

At the date of the last Annual Report a few of the companies then doing business in this State had not filed irrevocable letters appointing the Superintendent of Insurance attorney on whom process could be served. Such a letter is now on file for each company doing business in this State.

As can be seen by Table No. I, Kansas was a profitable field for the insurance companies in the year 1875. The losses were paid with 35.19 per cent. of the premium received. In the year 1874 it took 74.62 per cent. of the premium received during that year to pay the losses. By comparing with the Fifth Annual Report, it will be seen that the amount of insurance

written in this State in 1875 was \$2,529,214.22, and the premium received \$24,068.81 less than in the year 1874.

Table No. II shows total fire-and-marine insurance in force December 31, 1875, covered by policies of the insurance companies doing business in this State, to be \$3,765,753,284.04. Aggregate assets of such companies, \$77,504,108.06, or \$2.06 of assets for each one hundred dollars insured—an increase of assets in the past year of one cent for each one hundred dollars at risk.

Table No. III shows the average rate of premium on all fire risks written in the year 1875 to have been 1.14; marine, 1.04; or, by comparison with previous year, the former .10 and the latter .63 less than in 1874.

Table IV exhibits that the companies now doing business in this State, possessed, December 31, 1875, a net surplus of assets over all liabilities of \$21,233,230.67, an increase over one year previous of \$6,945,769.53.

Table V shows income, and sources from which it was received.

Table VI shows expenditures, and causes of the same.

Table VII shows itemized liabilities.

Table VIII exhibits gross income, gross expenditures, excess or deficiency of the former compared with the latter, expenses, ratio of same to premium receipts, and to gross income, and dividends paid.

A careful investigation of the foregoing tables, taken in connection with the annual statements herein published, will furnish a correct idea of the condition and comparative condition of the fire and fire-and-marine insurance companies now doing business in this State.

#### MORAL HAZARD—WHY SO GREAT, AND HOW DIMINISHED.

Incendiary fires are, by the modesty of insurance men, called “Moral Hazard.”

The Committee on Incendiarism and Arson appointed by the National Board of Fire Underwriters, reported to that body at its meeting last April: “We have sufficient information to conclude that at least 35 per cent. of the number of fires for the year 1875 originated from the incendiary torch, and 55 per cent. of the whole amount of property destroyed is the result of that cause.” The increase of this class of fires furnishes undeniable proof that the laws and means used for its prevention do not make the crime of intentionally burning property, for malice or gain, odious or dangerous. It is not odious, because it is not made public. It is not dangerous, because the people do not offer proper and sufficient inducements to stimulate investigation and prosecution.

The perpetrators of this class of crime are seldom inconvenienced by the weight of the law being brought to bear upon them. Fraudulent fires usually occur on insured premises, and the people erroneously consider the insurance company a party sufficiently interested to make all necessary investigations and enforcements of the law. Singly considered, the insur-

ance company in an individual case may be an interested party, but at the same time an insurance company is, when so considered, invariably a coward, made so by circumstances beyond its control, and it dare not resist fraud or prosecute criminals. Competing insurance companies would easily convince the bestowers of patronage that the company which would dare make the attempt (except in the most glaring case), even when such resistance or prosecution would be of great benefit to insurance companies and the people as a class, was not a proper company to receive their patronage, and as a reward the company would lose its business in that community.

But instead of such resistance and prosecution, the insurance company, which in too many instances, by its avarice or the avarice of its agent, over-insures property, trusting in case of loss to gain by a large salvage, and has by such over-insurance bribed the insured to commit the crime, quietly compromises and pays the claim, and says nothing to the public.

Were the insurance companies the really interested parties they appear to be in single cases, and did they pay the losses without being fully reimbursed, it would be unnecessary to dwell upon this subject in this report. But in a general sense they are not the real parties in interest. They gather money from the many, and pay it out to the few.

From the earliest history of insurance companies, their managers have intended to assess upon and collect from the insured a sufficient amount to pay all just and unjust losses, commissions to agents and brokers, salaries to officers and employes, and all other expenses, together with interest on capital invested. The readiness with which capital seeks the insurance business, and the large increase of assets, as shown by the annual statements, and that after having paid liberal dividends to stockholders, show plainly that their intentions have not met with disappointment. In fact, the entire expense of the insurance business, including interest on capital invested, has, since the earliest history of the business, been assessed upon and collected from the insured, assisted to pay by the consumer—the entire people. Every insurance man of experience knows full well that the rate of premium demanded of the insured is regulated by the probable amount the company will be called upon to pay, arrived at by past experience. And it is a fact equally well known, that the average is not general. A rate of premium considered adequate in one section of the United States, may be and is much higher or lower, on like risks, in other localities, with similar local surroundings and circumstances; therefore it would appear that each community is particularly interested in the rate of premium there demanded—which the people can, in a great measure, regulate and reduce without lessening their indemnity, by fearlessly prosecuting their own known incendiaries. The insurance company cannot materially reduce the rate of premium and furnish indemnity; neither can it prosecute parties who attempt fraud upon it and do business. Of the combustible property in America, compared with the old Eastern countries we burn from four to six times as much as they

do, consequently pay from four to six times higher rate of premium for our insurance; and the Americans are losing proportionately that much more of their wealth than is lost in countries where the people regulate the insurance business and the construction of buildings. The apparent indifference of the people to this class of crime is owing to the fact that they do not possess even a general understanding of the subject of insurance, and their own interest as connected therewith. It is true even of business men that there is no subject of like importance that receives so slight attention and of which so little is known, and of which so little can be known outside of the offices of the insurance companies. The insurance companies have kept all the records that have been kept, and as necessity or avarice demanded, called upon the people to foot the bills, which they have blindly done.

As a fair sample of what the people might learn were the facts published and placed in their reach, I will give a synopsis of the information furnished me by the Chief of the Fire Department of the city of Topeka, taken from his official record of fires for the year ending March 31, 1876:

Whole number of fires.....	21
Causes—Incendiarism.....	11
Defective flues.....	3
Carelessness.....	5
Other causes.....	2
	21
Amount of insurance on property on fire.....	\$26,575 00
Amount of property destroyed.....	7,110 00
Amount of property destroyed at incendiary fires.....	5,410 00

In number of fires over one-half, and in amount of property destroyed over five-sevenths, has been traced to incendiarism. Ten of the incendiary fires were on premises liberally insured.

In addition to the loss of the property to the community, and the extra amount that will have to be made up to the insurance companies, every taxpayer is certainly interested to the amount of the *pro rata* of extra burden that will be added by having so much less property to tax as has been consumed by fire.

To furnish the people full knowledge of the transactions between the insurance companies and the insured, that the latter may judge of them and the reasons for and justice of the rates of premium demanded, and induce a more general understanding of the business; expose fraud, and by publicity make it odious; stimulate the prosecution of parties guilty of fraud which adds to the burden of the people; to enable the people, by bestowing or withholding patronage, to reward merit and punish unworthiness; to furnish facts to aid in legislation upon insurance matters and the construction of buildings, and as a result to enable the people to do that which the insurance companies cannot do—cheapen insurance—(as per general plan which was, by the Superintendent of Insurance for this State, submitted to and indorsed by the National Insurance Convention last September), an official record of all fires, whether the property be or be not insured, should be kept and published to the world.

By a law of the State it should be made the duty of some officer in each city or village to investigate and report to the county clerk of the respective county a full and complete history of all fires occurring in such corporation, touching the points to be designated by the law, showing location of property and name of owner, value of property, the incumbrance and insurance on the same, name of the interested insurance company (if insured), and the name and residence of the agent procuring or writing such insurance, when, and what amount of insurance paid, *the cause or origin of the fire*, and such other information as the people would wish to know, were the loss to be directly assessed upon and collected from the community where it occurred; and the county clerk should be required to make a record of the same, and investigate and record a like history of all fires occurring outside of such municipalities, and at each quarter-yearly meeting of the board of county commissioners lay such record before that body, which, sitting in the capacity of a court, should hear any party interested in such record, which had been made since their last previous meeting, and, upon satisfactory showing, change and correct the same.

From copies of such county records, certified to him by the county clerks, the Superintendent of Insurance should make a consolidated record for the whole State, and publish, in connection with his annual report, the whole or so much of said record as would be beneficial for the people to know.

The record to be made by the designated officers would necessitate but little if any more investigation and labor than the local insurance agent is compelled to bestow upon the daily report of every risk he writes.

To stimulate action, that the people may reap the full benefits of such a record and cheapen their insurance, a standing reward, to be paid from the insurance fund of the State, should be offered, of sufficient amount to induce the law officers to detect, apprehend and convict parties guilty of willfully burning property.

#### POLICIES.

The provisions of insurance policies should be uniform, and printed with such type and so worded that they can be easily read and understood, and that the insured may possess a full and complete contract as well as the insurer. Whenever any application or paper made by the insured and delivered to the insurer is referred to in the policy as a part thereof, a copy of such application or paper should be attached thereto.

#### FALSE ADVERTISEMENTS.

Insurance companies hold the insured responsible for his acts during the continuance of the insurance, and for representations made when insurance is procured; and on the other hand the insurance companies should not be permitted to seek and induce patronage by falsely representing in their advertisements capital or assets which they do not possess, or what is the same thing, represent capital or assets, which if possessed are by law set apart for the protection of policy-holders in a class of risks other than the class which is sought by such advertisements.

## FINANCIAL REPORT

FOR YEAR ENDING DECEMBER 31, 1875, AS PUBLISHED IN SUPPLEMENTAL FIFTH ANNUAL REPORT, JANUARY 1, 1876.

The following is a complete list of the insurance companies which have contributed to the revenue of this department during the past year, and the figures opposite the name of the company show the items of receipts from each:

## FIRE, LIFE, AND ACCIDENT INSURANCE COMPANIES.

<i>Name of Company.</i>	<i>Location.</i>	<i>Charter.....</i>	<i>Annual statements</i>	<i>Licenses....</i>	<i>Theses and miscellaneous notes.....</i>	<i>Total sum- once fund</i>	<i>School fund.</i>	<i>Total .....</i>
<b>FIRE COMPANIES.</b>								
Aetna.....	Hartford, Conn.....		\$50	\$58		\$108 00	\$50	\$158 00
Amazon.....	Cincinnati, Ohio.....		50	20		70 00	50	120 00
American Central.....	St. Louis, Mo.....		50	164		214 00	50	264 00
American Fire.....	Philadelphia, Penn.....	\$50	50	8		108 00	50	158 00
Atlas.....	Hartford, Conn.....		50	54		104 00	50	154 00
Black River.....	Watertown, N. Y.....		50	16		66 00	50	116 00
Citizens.....	Newark, N. J.....		50	46	\$17 28	113 28	50	163 28
Citizens.....	St. Louis, Mo.....	50	50	2		102 00	50	152 00
Commercial Union.....	London, Eng.....	55	50	8		113 00	50	163 00
Connecticut Fire.....	Hartford, Conn.....		50	8		58 00	50	108 00
Continental.....	New York City.....		50	144		194 00	50	244 00
Equitable.....	Nashville, Tenn.....		50	34	62 48	146 48	50	196 48
Faneuil Hall.....	Boston, Mass.....	55	50	20		125 00	50	175 00
Farmers & Drovers.....	Louisville, Ky.....		50	16		66 00	50	116 00
Fire Association.....	Philadelphia, Pa.....		50	14	224 53	288 53	50	338 53
Fireman's Fund.....	San Francisco, Cal.....		50	14		64 00	50	114 00
Franklin.....	Philadelphia, Pa.....		50	28	425 63	503 63	50	553 63
Franklin.....	St. Louis, Mo.....		50	12		62 00	50	112 00
Germania.....	New York City.....		50	16		66 00	50	116 00
German American.....	New York City.....		50	30		80 00	50	130 00
German.....	Freeport, Ill.....		50	36		86 00	20	136 00
Globe.....	Chicago, Ill.....		50	82		132 00	50	182 00
Hanover.....	New York City.....		50	16		66 00	50	116 00
Hartford.....	Hartford, Conn.....		50	62		112 00	50	162 00
Home.....	New York City.....		50	68		118 00	50	168 00
Home.....	Columbus, Ohio.....		50	28		78 00	50	128 00
Homestead.....	Watertown, N. Y.....		50	14		64 00	50	114 00
Ins. Co. of North America,	Philadelphia, Pa.....		50	36	526 78	612 78	50	662 78
Imperial.....	London, Eng.....		50	6	67 21	123 21	50	173 21
Kansas.....	Leavenworth, Kas.....		50	180		230 00	50	280 00
Liverp. & London & Globe,	England.....		50	18	232 93	300 93	50	350 93
London Assurance.....	London, Eng.....		50	2	22 26	74 26	50	124 26
Manhattan.....	New York City.....		50	8		58 00	50	108 00
Mercantile.....	Chicago, Ill.....		50	34		84 00	50	134 00
Merchants.....	Newark, N. J.....	50	50	20		120 00	50	170 00
National.....	Hartford, Conn.....		50	8		58 00	50	108 00
Niagara.....	New York City.....		50	24		74 00	50	124 00
New Orleans Ins. Ass'n.....	New Orleans, La.....	55	50	4		109 00	50	159 00
N'th British & Mercantile,	England.....		50	46	164 84	260 84	50	310 84
Orient.....	Hartford, Conn.....		50	16		66 00	50	116 00
Patrons Mutual.....	Topeka, Kas.....		10			10 00		10 00
Pennsylvania.....	Philadelphia, Pa.....		50	14	73 05	137 05	50	187 05
Peoples.....	Newark, N. J.....		50	16	67 44	133 44	50	183 44
Peoples.....	Memphis, Tenn.....		50	6	30 13	86 13	50	136 13
Phenix.....	Brooklyn, N. Y.....		50	80		130 00	50	180 00
Phenix.....	Hartford, Conn.....		50	108		158 00	50	208 00
Queen.....	England.....		50	10	15 77	75 77	50	125 77
Roger Williams.....	Providence, R. I.....	50	50	8		108 00	50	158 00
Royal Canadian.....	Montreal, Canada.....	55	50	10		115 00	50	165 00
Shawmut.....	Boston, Mass.....	55	50	4		109 00	50	159 00
Springfield Fire & Marine,	Springfield, Mass.....		50	12	77 68	139 68	50	189 68

## FIRE, LIFE AND ACCIDENT INSURANCE COMPANIES—CONCLUDED.

Name of Company.	Location.	Charters.....	Annual assessments..	Licenses.....	Fees and miscellaneous.....	Total trans- actions fund.	School fund.	Total.....
<b>FIRE COS.—Concl.</b>								
St. Joseph.....	St. Joseph, Mo.....		\$50	\$34		\$84 00	\$50	\$134 00
St. Paul F. & M.....	St. Paul, Minn.....		50	14		64 00	50	114 00
St. Louis.....	St. Louis, Mo.....		50	10		60 00	50	110 00
Scottish Commercial..	Glasgow, Scotland	\$35	50	16		121 00	50	171 00
State Mutual.....	Leavenworth, Ks.	25	10			35 00		35 00
Traders.....	Chicago, Ill.....		50	12		62 00	50	112 00
Westchester.....	New Rochelle, N.Y.		50	12		62 00	50	112 00
<b>LIFE COMPANIES.</b>								
Ætna.....	Hartford, Conn.....		50	80		80 00	50	130 00
Alliance.....	Leavenworth, Ks.		50	14	\$157 08	221 00	50	271 00
Connecticut Mutual...	Hartford, Conn.....		50	20		70 00	50	120 00
Continental.....	Hartford, Conn.....		50	4		52 00	50	102 00
Covenant Mutual.....	St. Louis, Mo.....		50	8		58 00	50	108 00
Germania.....	New York City.....		50	10		60 00	50	110 00
Equitable.....	New York City.....		50	2		52 00	50	102 00
Life Association.....	St. Louis, Mo.....		50	6		56 00	50	106 00
Massachusetts Mutual	Springfield, Mass.		50	4		54 00	50	104 00
Missouri Valley.....	Leavenworth, Ks.		50	8	100 00	158 00	50	208 00
Mutual Life.....	New York City.....		50	32		82 00	50	132 00
New England Mutual,	Boston, Mass.....		50	2		52 00	50	102 00
New York Life.....	New York City.....		50	10		60 00	50	110 00
Northwestern.....	Milwaukee, Wis.....		50	24	101 00	175 00	50	225 00
Phoenix Life.....	Hartford, Conn.....	55	50	6		111 00	50	161 00
St. Louis Life.....	St. Louis, Mo.....		50	8		58 00	50	108 00
Teutonia.....	Chicago, Ill.....		50	8		58 00	50	108 00
Travelers.....	Hartford, Conn.....	50	50	10		110 00	50	160 00
Washington.....	New York City.....		50	2		52 00	50	102 00
<b>ACCIDENT COMPANY.</b>								
Railway Passenger.....	Hartford, Conn.....		50	42		92 00	50	142 00
Total.....		\$660	\$3,820	\$2,034	\$2,865 96	\$8,879 96	\$3,800	\$12,679 96

The receipts of this department for the past year were:

Insurance fund.....	\$8,879 96
School fund.....	3,800 00
Total receipts for the year.....	\$12,679 96

All of which has been paid to and receipted for by the State Treasurer.

The expenditures of the department for the past year were:

## PAID.

Printing and binding blanks and reports.....	\$700 00
Stationery, circulars and other miscellaneous printing.....	250 00
One set of valuation tables (part payment).....	150 00
Cases and shelving.....	50 00
Postage, express and telegraphing.....	150 00
Traveling expenses.....	100 00
Sada Webb, clerk, two months.....	150 00
A. E. Welch, clerk, 1½ months.....	112 50
H. Clarkson, Superintendent, 2½ months.....	625 00
Orrin T. Welch, Superintendent.....	1,612 50
Total paid.....	\$3,900 00

## UNPAID.

Orrin T. Welch, Superintendent, salary.....	\$450 00
Balance on valuation tables.....	50 00
Traveling expenses.....	52 20
Blank book.....	21 00
Postage.....	3 00
Total unpaid.....	\$576 20
Total expenses for the year.....	\$4,476 20

From the organization of the department to December 31, 1874, the Superintendent has paid to the State Treasurer, to be credited to the School fund, \$9,700; to the same fund in 1875, \$3,800; total to school fund since organization of the department, \$13,500. There is now unappropriated in the State treasury, credited to the Insurance fund, \$10,415.28, which should be disposed of by the present Legislature.

The income of this department for the past year was \$1,255.21 more than the average income for the previous three years, and the expenses for the last year were reduced \$2,059.61, compared with the average for the same time.

State taxes collected in this State for the year 1874.....	\$616, 876 90
Insurance premiums paid in this State in the year 1874.....	587, 071 44
State taxes in excess of insurance premiums.....	\$29, 805 64

Of the seventy-eight insurance companies, authorized by this department in the year 1875 to transact business in this State, I have yet to learn of any of that number unable to meet all legal liabilities.

#### DEPARTMENT FEES.

It is unnecessary for me to call attention to the fact that the receipts of this department for the past year are little short of three times the expenses. And undoubtedly all are aware that fees paid by insurance companies to States are of the nature of taxes and duties, and that the insured, like the consumer, has them to pay. Insurance companies, under the present law, are required to pay:

For filing and examining charter.....	\$55 00
For filing annual statement.....	50 00
For State school fund.....	50 00
For each agent's license.....	2 00

#### REDUCTION OF FEES.

Without leaving this department an expense to the State, the fees might be, and I think should be, reduced to—

For filing and examining charter.....	\$25 00
For filing annual statement.....	25 00
For each agent's license.....	2 00

Should the Legislature fail to agree with my views upon this matter of fees, on account of the reduction of the revenue of this department, I would, in order to more equitably equalize and distribute the burdens upon the insurance companies in proportion to the benefits derived from doing business in this State, recommend that the fees be reduced as above; and to make up for the deficiency caused by such reduction, levy and collect from each fire insurance company two and one-half or three per cent. of the difference remaining, after deducting from the premiums received in this State each calendar year the losses actually paid during the same time, and that such fees and per cent. be in lieu of all other fees or licenses in this State.



TABLE NO. I.

Showing the business done, losses incurred, and losses paid in the State of Kansas for the year ending Dec. 31, 1875, by Fire and Marine Insurance Companies authorized to transact business in the State, also the rate of premium and per cent. thereof paid for losses in 1874.

Name of Company.	Fire, Marine and inland risks written during the year.	Premium received thereon.	Rate of prem. on Kansas busi-ness in 1875.	Rate of prem. on Kansas busi-ness in 1874.	Losses in-curred in year 1875.	Losses paid in year 1875.	Percentage of losses paid to premium re-ceived, 1875.	Percentage of loss paid to premium re-ceived, 1874.
Aetna, Conn.....	\$1,193,614 00	\$19,562 31	1.639	1.695	\$5,925 30	\$5,575 30	28.50	102.71
Amazon, Ohio.....	290,420 00	3,002 91	1.034	1.561	1,415 78	1,415 78	47.15	91.69
Amer. Cent., Mo.....	1,022,267 00	20,071 47	1.963	1.934	5,308 10	11,692 81	58.25	71.50
American F., Pa.....	188,300 00	2,621 65	1.392	.....	None.	None.	.....	.....
Atlas, Conn.....	141,725 00	2,991 10	2.110	1.705	None.	None.	.....	.....
Black Riv.(North-ern), N. Y.*	32,200 00	708 74	2.201	1.445	14 21	14 21	2.10	378.64
Citizens', N. J. ....	247,298 00	4,705 45	1.902	1.895	1,153 65	456 72	9.70	None.
Citizens', Mo.....	43,275 00	1,017 65	2.351	.....	None.	None.	.....	.....
Connecticut, Ct.....	234,300 00	2,744 12	1.171	1.228	1,191 20	1,954 63	71.23	298.70
Continental, N.Y.....	2,980,952 00	28,420 32	0.953	0.777	14,824 82	13,336 86	46.89	85.87
Equitable, Tenn.....	93,210 00	2,320 48	2.489	2.152	964 70	57 17	2.50	33.08
Faneuil Hall, Mass	8,010 00	140 75	1.757	None.	None.	None.	.....	.....
Far. & Drov., Ky.....	48,890 00	1,024 59	2.098	.....	666 00	None.	.....	.....
Fire Ass'n, Pa.....	569,050 00	8,759 12	1.539	1.550	292 85	302 15	3.45	6.57
Fireman's F., Cal.	945,150 00	5,294 46	1.533	1.626	898 10	898 10	7.52	16.13
Franklin, Pa.....	707,348 33	10,228 61	1.446	1.633	4,206 98	4,206 98	41.13	67.45
Franklin, Mo.....	83,869 00	1,547 90	1.856	2.245	915 20	915 20	58.47	.....
Germania, N. Y.....	279,075 00	3,863 60	1.382	1.452	623 68	1,664 64	43.08	47.69
Ger. Amer., N.Y.....	571,450 00	9,697 69	1.697	1.879	1,964 99	1,964 99	20.21	82.19
German, Ill.....	226,165 00	4,391 48	1.941	1.932	1,840 21	2,431 38	55.36	24.82
Hanover, N.Y.....	279,075 00	3,863 60	1.382	1.452	623 68	1,664 64	43.08	47.69
Hartford, Conn.....	918,590 00	12,634 94	1.543	1.581	9,104 05	7,681 82	60.79	82.67
Home, N. Y.....	1,106,293 00	16,167 15	1.460	1.542	5,998 42	9,799 08	60.64	62.57
Home, Ohio.....	104,585 00	2,326 96	2.225	2.505	783 70	783 70	33.63	65.33
Homestead, N.Y.....	84,150 00	359 45	0.427	.....	383 83	383 83	106.64	.....
Ins.Co. of N.A., Pa.	751,619 00	13,526 74	1.800	1.704	2,685 22	2,394 02	17.25	45.99
Kansas, Kas.....	896,673 50	28,546 94	3.183	1.689	4,713 77	6,230 17	21.82	48.56
Manhattan, N. Y.....	160,615 00	2,084 85	1.298	1.306	171 61	171 61	8.23	26.44
Merchants', N. J.....	116,100 00	1,805 17	1.654	.....	2,006 70	2,006 70	111.12	.....
National, Conn.....	133,780 00	1,098 72	0.821	1.861	108 00	108 00	9.90	41.32
Niagara, N. Y.....	311,363 00	5,584 14	1.793	1.712	1,413 31	1,913 31	84.26	17.82
Orient, Conn.....	210,315 00	3,422 38	1.627	1.611	10 00	10 00	0.30	73.95
Pennsylvania, Pa.	137,125 00	2,614 24	1.906	1.735	1,059 17	1,059 17	40.51	5.23
People's, N. J.....	162,600 00	2,920 85	1.796	1.662	136 50	1,297 13	44.41	30.82
People's, Tenn.....	46,650 00	753 96	1.616	1.720	1 80	1 80	0.25	103.26
Phoenix, N. Y.....	891,334 00	15,188 50	1.816	1.638	2,652 90	3,729 77	24.59	49.35
Phoenix, Conn.....	930,533 00	14,491 71	1.557	1.755	6,057 55	6,057 55	41.80	74.16
Roger Will., R. I.....	6,550 00	288 75	4.400	.....	None.	None.	.....	.....
Shawmut, Mass.....	10,500 00	131 50	1.247	.....	None.	None.	.....	.....
Sp'gr. F. & M. Mass.	163,374 00	2,567 64	1.572	1.452	1,813 78	1,813 78	70.63	131.83
St. Jos. F. & M. Mo.	423,075 00	6,102 75	1.442	2.315	61 50	61 50	1.00	102.95
St. Paul F. & M.....	134,895 00	2,346 75	1.739	1.849	881 71	881 71	37.57	163.83
St. Louis, Mo.....	15,650 00	324 50	2.073	.....	.....	.....	.....	.....
Traders', Ill.....	26,575 00	494 02	1.851	1.831	498 57	498 57	100.95	None.
Westchester, N.Y.....	398,476 00	4,169 26	1.046	1.240	528 20	528 20	12.67	21.83
FOREIGN CO'S.								
Com. Union, Eng.....	19,300 00	855 10	1.839	.....	None.	None.	.....	.....
Imperial, Eng.....	172,500 00	2,215 45	1.283	1.060	4,297 65	5,574 10	251.60	329.73
L. & L. & Globe, Eng.	712,350 00	9,758 54	1.369	1.280	1,123 87	1,123 80	11.51	128.98
Lond. Assur. Eng.....	109,600 00	1,690 00	1.542	1.858	.....	.....	.....	.....
N. B. & Merc. Eng.....	412,225 00	7,498 37	1.818	1.741	4,703 08	4,703 08	62.72	148.08
Northern Eng'l'd.....	.....	.....	.....	.....	.....	.....	.....	.....
Queen, Eng.....	185,925 00	2,935 81	1.590	.....	12 50	12 50	0.42	.....
Royal Can., Can.....	75,400 00	1,277 30	1.694	.....	None.	None.	.....	.....
Scot.Com., Scot'l'd.....	47,275 00	828 53	1.746	.....	None.	None.	.....	.....
Total.....	\$19,360,983 83	\$308,497 96	1.567	1.490	\$92,836 84	\$106,816 03	35.19	74.62

\* Voluntarily withdrawn from this State. Not licensed for 1876.

TABLE NO. II.

Showing Assets, Liabilities, and Rates of Assets to Liabilities, Dec. 31st, 1874, and Dec. 31st, 1875, of the Fire Companies now authorized to do business in this State.

Name of Company.	Total Fire and Marine risks in force Dec. 31st, 1874.	Total assets Dec. 31st, 1874.	Ratio of net assets to risks in force	Total Fire and Marine risks in force Dec. 31st, 1875.	Total assets Dec. 31st, 1875.	Ratio of net assets to risks in force
Ætna, Conn.....	\$277,841,706 00	\$6,588,071 45	2.37	\$8,195,506 00	\$6,878,127 44	2.56
Agricultural, N. Y.....	30,634,195 00	930,501 45	3.04	205,471,689 00	1,056,878 31	0.51
Amazon, Ohio.....	82,170,966 00	677,589 21	2.10	41,693,432 00	962,554 92	2.32
American Central, Mo.....	44,929,910 00	1,086,848 96	2.42	29,937,472 00	715,338 98	2.39
American Fire, Pa.....	21,222,876 00	505,867 19	2.38	48,478,070 00	1,216,448 78	2.50
Atlas, Conn.....	16,646,350 38	393,135 98	1.51	25,823,862 00	514,947 55	2.00
Citizens, N. J.....	9,562,373 00	385,147 17	4.02	22,512,558 00	472,093 72	2.10
Citizens, Mo.....	28,372,400 00	877,594 58	3.45	10,404,166 00	416,872 01	4.00
Continental, Conn.....	198,241,466 00	2,606,235 97	1.31	27,067,100 00	942,224 35	3.48
Continental, N. Y.....	8,443,051 00	299,142 81	3.54	135,168,042 00	2,843,740 64	1.46
Equitable, Tenn.....	12,142,665 00	362,043 95	2.98	8,106,542 00	309,646 92	3.81
Farmers & Drivers, Ky.....	2,584,504 60	234,720 87	2.07	14,368,799 00	543,568 03	3.78
Fire Association, Pa.....	129,454,337 17	3,159,535 99	2.44	4,344,581 30	2,770,421 17	6.22
Fireman's Fund, Cal.....	29,145,967 00	667,469 38	2.28	136,990,166 00	3,457,667 34	2.52
Franklin, Pa.....	164,553,311 23	3,308,856 80	2.09	27,417,895 00	744,140 10	2.71
Franklin, Mo.....	6,426,992 00	285,971 25	5.45	165,380,818 00	3,308,824 86	2.00
Germania, N. Y.....	92,104,322 00	1,538,539 61	1.67	6,478,002 00	296,224 30	4.55
German American, N.Y.....	74,424,770 00	1,867,131 83	2.51	86,814,178 59	1,709,626 31	1.97
German, Ill.....	12,920,509 00	1,307,905 48	2.38	81,490,253 00	2,065,009 93	2.54
Hanover, N. Y.....	95,475,965 06	1,426,954 82	1.49	15,409,798 00	368,530 19	2.39
Hartford, Conn.....	147,290,542 00	2,757,907 59	1.86	96,948,932 26	1,692,775 09	1.64
Home, N. Y.....	347,393,978 00	5,627,445 23	1.62	139,965,539 00	3,032,184 88	2.16
Home, Ohio.....	27,416,000 00	515,308 32	2.02	356,804,236 00	6,047,021 74	1.69
Homestead, N. Y.....	11,365,687 00	252,895 53	2.22	21,589,851 00	504,546 09	2.38
Ins. Co. of N. A., Pa.....	194,014,008 00	4,686,812 96	2.41	19,627,434 00	2,609,024 70	1.37
Kansas, Kas.....	5,878,650 00	307,674 09	5.23	184,311,696 00	5,164,253 61	2.79
Manhattan, N. Y.....	32,134,493 28	700,885 36	2.18	4,445,999 00	285,082 51	6.42
Merchants, N. J.....	35,717,048 00	795,926 21	2.23	33,736,291 00	800,092 97	2.37
Mobile Fire Dept., Ala.....	28,812,370 00	943,353 14	3.27	40,840,403 00	909,533 74	2.23
National, Conn.....	73,482,726 00	1,475,397 00	2.01	4,051,039 50	275,240 11	6.79
Niagara, N. Y.....	25,238,169 00	719,341 58	2.85	30,050,151 00	1,003,201 65	3.34
Orient, Conn.....	64,973,259 00	1,579,114 03	2.43	67,388,712 00	1,473,241 50	2.15
Pennsylvania Fire, Pa.....	18,272,511 00	402,345 83	2.20	24,276,354 00	765,488 82	3.16
Peoples, N. J.....	9,595,673 00	441,033 13	4.59	63,335,077 00	1,559,437 09	2.46
Peoples, Tenn.....	105,639,887 00	2,183,956 12	2.07	19,568,138 00	428,873 71	2.19
Phenix, N. Y.....	119,953,589 00	1,901,538 82	1.58	10,196,081 00	435,772 30	4.29
Phenix, Conn.....	10,734,232 00	355,002 58	3.30	117,222,657 00	2,531,209 76	2.16
Roger Williams, R. I.....	62,518,304 00	1,266,145 82	2.02	115,826,131 00	1,950,304 60	1.67
Shawmut, Mass.....	12,187,764 00	370,967 02	3.04	13,633,060 00	406,277 06	2.98
Spring'd F. & M. Mass.....	25,223,098 00	816,295 42	3.23	4,202,071 00	538,170 68	12.57
St. Joseph, Mo.....	36,196,289 99	320,596 22	5.17	62,591,124 00	1,388,639 08	2.22
St. Paul, Minn.....	17,331,146 81	738,418 50	4.26	10,762,474 00	406,271 60	3.77
St. Louis, Mo.....	58,572,137 00	750,306 81	1.28	29,427,354 00	907,981 26	3.07
Traders, Ill.....				8,581,676 91	346,478 72	4.08
Westchester, N. Y.....				16,069,781 72	823,479 54	5.12
				72,112,806 00	859,458 80	1.19
<b>Total American Co's.</b>				<b>\$2,989,151,029 28</b>	<b>\$63,806,567 36</b>	<b>2.13</b>
<b>U. S. BRANCHES OF FOREIGN COMPANIES.</b>						
Commercial Union.....	\$48,428,112 00	\$750,274 82	1.54	\$57,180,837 00	\$790,593 49	1.38
Imperial.....	60,839,724 06	922,625 10	1.51	47,646,968 76	996,463 38	2.09
Liv. & Lon. & Globe.....	195,072,604 00	3,771,532 84	1.93	282,593,240 00	3,824,316 08	1.88
London Assurance.....	42,093,017 72	666,873 33	1.58	42,914,590 00	837,867 80	1.95
North British & Mer.....	109,807,051 00	1,683,800 21	1.53	114,825,674 00	1,719,062 40	1.49
Northern.....	Not doing business in U. S.			in 1875.	359,558 00	.....
Queen.....	78,846,051 00	1,141,287 64	1.45	74,714,413 00	1,348,957 42	1.80
Royal.....	56,840,505 00	915,040 40	1.61	154,947,814 00	2,448,414 53	1.58
Royal Canadian.....				55,831,590 00	794,509 30	1.42
Scottish Commercial...	17,282,974 00	484,408 45	2.80	25,847,628 00	577,818 30	2.24
<b>Total foreign brchs.</b>				<b>\$776,602,254 76</b>	<b>\$13,697,538 70</b>	<b>1.76</b>
<b>Total.....</b>				<b>\$3,765,753,284 04</b>	<b>\$77,504,108 06</b>	<b>2.06</b>
<b>Ratio December 31st, 1874.....</b>						<b>2.05</b>

TABLE NO. III.

Showing the entire Fire and Marine Risks written in the Year 1875, the Premium charged thereon, and the Average Rate of Premium.

Name of Company.	RISKS WRITTEN DURING THE YEAR 1875.					
	Fire.	Premium.	Rate of prem.	Marine.	Premium.	Rate of prem.
Aetna, Conn.....	\$297,662,783 00	\$3,783,736 06	1.27	\$15,765,222 00	\$178,115 75	1.10
Agricultural, N. Y.....	78,717,223 00	532,554 85	0.67			
Amazon, Ohio.....	49,619,368 00	738,811 42	1.49	4,527,498 00	56,680 92	1.25
American Central, Mo.....	35,579,671 00	534,769 13	1.50			
American Fire, Pa.....	43,582,083 00	491,941 23	1.18			
Atlas, Conn.....	35,091,887 00	557,478 96	1.59			
Citizens, N. J.....	25,377,153 00	405,507 59	1.59			
Citizens, Mo.....	16,055,555 00	202,027 48	1.26	1,314,063 00	10,141 21	0.77
Connecticut, Conn.....	30,980,300 00	366,924 45	1.19			
Continental, N. Y.....	216,437,323 00	1,548,485 48	0.72			
Equitable Fire, Tenn.....	10,521,290 00	162,303 09	1.54			
Faneull Hall, Mass.....	17,357,763 00	261,035 20	1.50			
Farmers & Drovers, Ky.....	5,048,909 72	96,645 55	1.91			
Fire Association, Pa.....	76,873,542 00	1,258,203 41	1.64			
Fireman's Fund, Cal.....	85,047,213 00	514,989 28	1.47	5,242,597 00	155,064 39	2.96
Franklin, Pa.....	82,285,665 25	1,272,183 43	1.55			
Franklin, Mo.....	10,028,088 00	176,543 53	1.76	2,426,418 00	16,637 58	0.68
Germania, N. Y.....	91,520,161 17	985,569 64	1.07			
German American, N.Y.....	100,723,456 00	1,066,258 87	1.05			
German, Ill.....	10,899,603 00	176,986 31	1.62			
Hanover, N. Y.....	99,565,206 36	1,050,452 05	1.05			
Hartford, Conn.....	146,979,896 00	1,880,653 35	1.28			
Home, N. Y.....	390,222,100 72	3,326,909 59	0.85			
Home, Ohio.....	26,004,681 00	400,542 62	1.54			
Homestead, N. Y.....	13,608,313 00	71,060 46	0.52			
Ins. Co. of N. Amer., Pa.....	130,600,500 00	1,709,695 25	1.31	170,196,296 00	2,004,046 34	1.17
Kansas, Kan.....	2,227,068 00	53,705 11	2.41			
Manhattan, N. Y.....	52,747,118 00	632,592 74	1.19	5,202,695 00	36,163 65	0.69
Merchants, N. J.....	47,105,406 28	477,899 41	1.02			
Mobile Fire Dept., Ala.....	6,698,978 50	91,493 46	1.36	2,511,843 90	15,845 73	0.63
National, Conn.....	28,435,275 00	354,646 11	1.25			
Niagara, N. Y.....	81,045,867 00	897,831 00	1.11			
Orient, Conn.....	25,666,349 00	346,745 90	1.35			
Pennsylvania, Pa.....	47,409,487 00	648,474 67	1.37			
Peoples, N. J.....	23,290,339 00	323,629 41	1.42			
Peoples, Tenn.....	14,641,843 00	231,658 53	1.59			
Phoenix, N. Y.....	142,743,791 00	1,395,155 82	0.98	25,524,481 00	204,900 58	0.94
Phoenix, Conn.....	99,840,705 00	1,452,672 45	1.45			
Roger Williams, R. I.....	14,756,734 00	221,386 44	1.50	22,861,495 00	93,160 68	0.40
Shawmut, Mass.....	4,432,336 00	65,441 86	1.47			
Spring'd F. & M., Mass.....	55,466,378 00	666,994 92	1.20			
St. Joseph, Mo.....	13,493,201 00	228,501 12	1.69			
St. Paul, Minn.....	25,689,142 00	471,739 09	1.84	14,904,369 64	106,680 28	0.71
St. Louis, Mo.....	11,839,205 97	196,621 18	1.66	2,837,466 00	19,786 98	0.69
Traders, Ill.....	30,560,376 95	365,518 75	1.19	13,006,024 00	74,190 49	0.57
Westchester, N. Y.....	75,979,251 00	838,920 90	1.10			
Total American Co's....	\$2,880,408,584 92	\$33,539,892 15	1.16	\$286,320,463 54	\$2,966,884 58	1.08
U. S. BRANCHES OF FOREIGN COMPANIES.						
Commercial Union.....	\$71,577,044 00	\$912,585 10	1.27			
Imperial.....	49,767,563 01	432,150 98	0.87			
Liverp. & Lon. & Globe.....	288,098,073 00	2,670,852 17	0.93			
London Assurance.....	50,062,489 00	379,129 01	0.75			
N. British & Mercantile, Northern.....	139,514,781 00	1,581,504 34	1.13			
Queen.....	91,637,227 10	1,073,023 07	1.17			
Royal.....	169,327,803 00	1,908,066 33	1.12			
Royal Canadian.....	61,218,450 00	753,976 26	1.23	6,940,500 00	89,484 90	1.28
Scottish Commercial.....	30,414,520 00	346,096 87	1.13			
Total foreign brchs....	\$951,617,950 11	\$10,057,384 13	1.05	\$6,940,500 00	\$89,484 90	1.28
Total.....	\$3,832,026,535 03	\$43,597,276 28	1.14	\$293,260,963 54	\$3,055,869 48	1.04

TABLE NO. IV.

Showing Capital, Assets, Assets over Capital, Liabilities, and Assets over all Liabilities.

<i>Name of Company.</i>	<i>Capital.</i>	<i>Assets.</i>	<i>Assets over capital.</i>	<i>Liabilities less capital.</i>	<i>Assets over capital in excess of liabilities.</i>
Aetna, Conn.....	\$3,000,000 00	\$6,878,127 44	\$3,878,127 44	\$2,143,034 58	\$1,735,092 86
Agricultural, N. Y.....	200,000 00	1,056,878 81	856,878 81	720,803 91	136,074 40
Amazon, Ohio.....	500,000 00	962,654 92	462,654 92	413,760 91	48,894 01
American Central, Mo.....	800,000 00	715,338 98	415,338 98	296,547 35	118,781 63
American Fire, Pa.....	400,000 00	1,216,448 78	816,448 78	571,215 40	245,233 83
Atlas, Conn.....	200,000 00	514,947 55	314,947 55	304,277 96	10,669 59
Citizens, N. J.....	200,000 00	472,093 72	272,093 72	248,068 19	24,025 63
Citizens, Mo.....	200,000 00	416,872 01	216,872 01	123,317 00	93,555 01
Connecticut, Conn.....	500,000 00	942,224 85	442,224 85	195,888 58	246,336 77
Continental, N. Y.....	1,000,000 00	2,843,740 64	1,843,740 64	1,189,152 11	654,588 53
Equitable Fire, Tenn.....	220,000 00	809,646 92	589,646 92	86,144 18	3,502 74
Faneuil Hall, Mass.....	400,000 00	543,668 03	143,668 03	126,179 20	17,388 83
Farmers & Drivers, Ky.....	200,000 00	270,421 17	70,421 17	49,331 72	21,089 45
Fire Association, Pa.....	500,000 00	3,457,557 34	2,957,557 35	2,196,269 62	761,287 73
Fireman's Fund, Cal.....	800,000 00	744,140 10	444,140 10	397,688 30	46,451 80
Franklin, Pa.....	400,000 00	3,808,824 86	2,908,824 86	2,239,297 88	669,526 98
Franklin, Mo.....	200,000 00	296,224 80	96,224 80	68,469 20	27,751 10
Germania, N. Y.....	500,000 00	1,709,026 81	1,209,026 81	593,991 44	615,034 87
German American, N. Y.....	1,000,000 00	2,065,009 93	1,065,009 93	555,304 71	509,705 22
German, Ill.....	200,000 00	368,530 19	168,530 19	106,095 90	62,434 29
Hanover, N. Y.....	500,000 00	1,592,775 09	1,092,775 09	700,015 89	392,759 20
Hartford, Conn.....	1,000,000 00	8,032,184 88	2,032,184 88	1,241,115 37	791,069 51
Home, N. Y.....	3,000,000 00	6,047,021 74	3,047,021 74	2,147,239 12	899,772 62
Home, Ohio.....	250,000 00	504,546 09	254,546 09	184,229 43	70,316 66
Homestead, N. Y.....	200,000 00	269,024 70	69,024 70	59,307 00	9,717 70
Ins. Co. of North Am., Pa.....	1,000,000 00	5,164,253 61	4,164,253 61	2,245,530 18	1,918,723 43
Kansas, Kans.....	200,000 00	284,982 51	84,982 51	81,274 16	3,708 35
Manhattan, N. Y.....	250,000 00	800,092 97	550,092 97	271,668 99	278,424 92
Merchants, N. Y.....	200,000 00	909,833 74	709,833 74	285,965 46	423,868 28
Mobile Fire Dept., Ala.....	200,000 00	275,240 11	75,240 11	55,306 73	19,933 38
National, Conn.....	500,000 00	1,003,201 65	503,201 65	247,110 37	256,091 28
Niagara, N. Y.....	500,000 00	1,473,241 50	973,241 50	515,943 50	457,298 00
Orient, Conn.....	400,000 00	765,488 82	365,488 82	197,147 14	168,341 68
Pennsylvania, Pa.....	400,000 00	1,559,437 09	1,159,437 09	783,438 57	375,998 52
Peoples, N. J.....	200,000 00	423,873 71	223,873 71	169,784 81	59,088 90
Peoples, Tenn.....	300,000 00	435,772 80	135,772 80	106,958 49	28,813 81
Phoenix, N. Y.....	1,000,000 00	2,531,209 76	1,531,209 76	764,269 99	766,939 77
Phoenix, Conn.....	600,000 00	1,950,304 60	1,350,304 60	964,623 87	385,680 73
Roger Williams, R. I.....	200,000 00	406,277 06	206,277 06	193,687 02	12,590 04
Shawmut, Mass.....	500,000 00	538,170 68	38,170 68	36,445 81	1,724 87
Springfield F. & M., Mass.....	600,000 00	1,388,639 08	788,639 08	475,783 73	312,855 35
St. Joseph, Mo.....	200,000 00	406,271 60	206,271 60	112,055 57	94,216 03
St. Paul, Minn.....	400,000 00	907,931 26	507,931 26	337,226 42	170,704 84
St. Louis, Mo.....	240,000 00	346,478 72	106,478 72	99,021 39	7,457 33
Traders, Ill.....	500,000 00	323,479 54	323,479 54	164,507 15	158,972 39
Westchester, N. Y.....	250,000 00	859,458 80	609,458 80	429,213 77	180,245 03
<b>Total American Cos.....</b>	<b>\$24,010,000 00</b>	<b>\$63,796,467 37</b>	<b>\$39,786,467 37</b>	<b>\$25,493,768 03</b>	<b>\$14,292,699 84</b>
<b>U. S. BRANCHES OF FOREIGN COMPANIES.</b>					
Commercial Union.....		\$790,593 49		\$430,987 26	\$359,606 23
Imperial.....		996,463 38		283,660 21	712,803 17
Liverp. & Lond. & Globe.....		3,824,316 08		1,927,196 92	1,897,119 16
London Assurance.....		887,867 80		240,015 46	597,852 34
North Brit. & Mercantile.....		1,715,062 40		924,355 85	794,706 55
Northern.....		859,538 00		None	859,538 00
Queen.....		1,348,957 42		517,682 41	831,275 01
Royal.....		2,448,414 53		489,961 51	304,547 79
Royal Canadian.....		794,509 30		1,360,846 00	1,087,568 53
Scottish Commercial.....		577,818 30		222,765 76	355,052 55
<b>Total foreign branches..</b>		<b>\$13,838,002 70</b>		<b>\$6,397,471 87</b>	<b>\$6,940,531 83</b>
<b>Total .....</b>		<b>\$77,134,470 07</b>	<b>\$39,786,467 37</b>	<b>\$31,891,239 40</b>	<b>\$21,233,230 67</b>

TABLE NO. V.  
Showing Income.

Name of Company.	Premiums.	Interest and dividends.	All other sources.	Total.
<i>Etna, Conn.</i> .....	\$3,718,579 57	\$368,906 17	\$9,525 91	\$4,097,011 65
<i>Agricultural, New York</i> .....	490,800 85	46,253 44	4,517 00	541,571 29
<i>Amazon, Ohio</i> .....	690,025 71	29,506 73	1,568 26	721,100 70
<i>American Fire, Penn.</i> .....	445,295 04	55,461 59	7,692 96	508,449 59
<i>American Central, Mo.</i> .....	488,571 24	82,074 23	.....	570,645 47
<i>Atlas, Conn.</i> .....	517,107 63	29,996 47	2,918 28	550,022 38
<i>Citizens, N. J.</i> .....	472,702 65	22,839 68	.....	495,542 33
<i>Citizens, Mo.</i> .....	206,944 15	22,087 99	.....	229,032 14
<i>Continental, Conn.</i> .....	324,934 12	56,177 84	.....	381,111 96
<i>Continental, N. Y.</i> .....	1,628,845 67	108,138 89	45,171 43	1,777,155 99
<i>Equitable, Tenn.</i> .....	141,449 76	14,289 87	.....	255,739 63
<i>Faneuil Hall, Mass.</i> .....	217,562 18	26,461 45	.....	244,023 63
<i>Farmers &amp; Drovers, Ky.</i> .....	84,695 12	19,123 32	1,000 00	104,818 44
<i>Fire Association, Penn.</i> .....	1,140,440 86	190,337 58	10,877 24	1,341,655 68
<i>Fireman's Fund, Cal.</i> .....	596,091 65	33,385 04	22,427 00	651,903 69
<i>Franklin, Penn.</i> .....	1,036,983 85	164,584 65	6,353 00	1,208,921 50
<i>Franklin, Mo.</i> .....	127,794 92	14,100 75	2,306 58	144,202 25
<i>Germania, N. Y.</i> .....	399,643 65	92,744 69	.....	492,388 34
<i>German American, N. Y.</i> .....	940,481 57	97,138 52	.....	1,037,620 09
<i>German, Ill.</i> .....	171,854 29	8,592 47	478 00	180,924 76
<i>Hanover, N. Y.</i> .....	968,189 10	76,589 63	.....	1,044,778 73
<i>Hartford, Conn.</i> .....	1,913,406 61	140,203 34	13,114 47	2,066,724 42
<i>Home, N. Y.</i> .....	3,082,408 06	310,587 51	82 73	3,393,078 30
<i>Home, Ohio</i> .....	343,616 33	25,351 25	276 45	369,244 03
<i>Homestead, N. Y.</i> .....	71,060 46	13,821 94	.....	84,882 40
<i>Ins. Co. of North America, Penn.</i> .....	3,130,593 90	220,842 33	.....	3,351,436 23
<i>Kansas, Kas.</i> .....	129,237 22	6,106 25	50 90	135,394 37
<i>Manhattan, N. Y.</i> .....	668,756 39	82,916 34	.....	751,672 73
<i>Merchants, N. J.</i> .....	415,848 44	45,583 48	1,540 17	462,972 09
<i>Mobile Fire Department, Ala.</i> .....	97,989 78	8,015 93	1,200 00	107,205 71
<i>National, Conn.</i> .....	854,646 11	71,274 80	.....	925,920 91
<i>Niagara, N. Y.</i> .....	777,771 00	81,509 00	5,500 00	864,780 00
<i>Orient, Conn.</i> .....	316,232 55	46,761 75	.....	362,994 30
<i>Pennsylvania, Penn.</i> .....	598,555 21	76,660 14	2,446 08	677,661 43
<i>Peoples, N. J.</i> .....	282,919 63	18,231 29	6,577 10	307,728 02
<i>Peoples, Tenn.</i> .....	175,157 96	24,170 38	4,489 55	203,817 89
<i>Phoenix, N. Y.</i> .....	1,417,806 40	111,028 51	18,183 08	1,547,017 99
<i>Phoenix, Conn.</i> .....	1,452,672 45	99,713 20	3,879 23	1,556,264 88
<i>Roger Williams, R. I.</i> .....	287,814 77	20,350 21	1,913 46	310,078 44
<i>Shawmut, Mass.</i> .....	63,399 27	5,431 50	.....	68,830 77
<i>Springfield Fire &amp; Marine, Mass.</i> .....	605,774 54	69,765 14	4,808 33	679,848 01
<i>St. Joseph, Mo.</i> .....	182,028 92	31,796 26	1,097 19	214,922 37
<i>St. Paul, Minn.</i> .....	512,915 36	63,604 34	6,335 40	582,855 10
<i>St. Louis, Mo.</i> .....	194,032 07	15,833 28	.....	209,865 35
<i>Traders, Ill.</i> .....	325,720 34	37,903 32	7,478 05	370,501 71
<i>Westchester, N. Y.</i> .....	758,278 20	43,425 42	.....	801,703 62
<b>Total American Companies</b> .....	<b>\$33,362,635 55</b>	<b>\$3,128,577 81</b>	<b>\$193,912 85</b>	<b>\$36,685,126 21</b>
<b>UNITED STATES BRANCHES OF FOREIGN COMPANIES.</b>				
<i>Commercial Union</i> .....	\$767,554 98	.....	.....	\$767,554 98
<i>Imperial</i> .....	409 934 15	\$1,590 64	.....	441,524 79
<i>Liverpool &amp; London &amp; Globe</i> .....	2,328,139 91	129,181 63	\$43,907 51	2,501,229 25
<i>London Assurance</i> .....	579,129 01	16,968 23	.....	596,097 24
<i>North British &amp; Mercantile</i> .....	1,429,355 27	76,300 86	.....	1,505,656 13
<i>Northern (not doing business in U. S. in 1875)</i> .....	.....	.....	.....	.....
<i>Queen</i> .....	962,263 00	1,858 32	.....	964,121 32
<i>Royal</i> .....	1,684,232 65	80,050 29	681 82	1,764,964 76
<i>Royal Canadian</i> .....	832,776 95	18,854 85	.....	851,631 80
<i>Scottish Commercial</i> .....	324,263 72	27,229 79	.....	351,493 51
<b>Total foreign branches</b> .....	<b>\$9,117,649 64</b>	<b>\$352,034 31</b>	<b>\$44,589 33</b>	<b>\$9,514,273 28</b>
<b>Total</b> .....	<b>\$42,480,285 19</b>	<b>\$480,612 12</b>	<b>\$238,502 18</b>	<b>\$46,199,399 49</b>

\* Received from increase of capital, not included in above, \$20,000.

† Received from increase of capital, not included in above, \$200,000.

‡ Received from call on capital, not included in above, \$50,000.

§ Received from increase of capital, not included in above, \$50,000.

TABLE NO. VI.  
Showing Expenditures.

Name of Company.	Losses paid.	Dividends on stock.	Commissions, brokerage and salaries.	Taxes and other expenses.	Total.
<i>Ætna, Conn.</i> .....	\$2,172,484 01	\$720,000 00	\$729,822 26	\$250,509 78	\$3,872,816 05
<i>Agricultural, N. Y.</i> .....	267,048 87	20,000 00	156,813 01	55,621 89	498,883 77
<i>Amazon, Ohio</i> .....	391,641 61	25,000 00	151,130 25	113,054 70	680,826 56
<i>American Central, Mo.</i> .....	253,007 62	35,000 00	122,484 80	68,475 98	478,968 55
<i>American Fire, Pa.</i> .....	199,059 15	32,484 00	118,081 92	20,240 42	369,865 49
<i>Atlas, Conn.</i> .....	334,910 66	24,000 00	159,699 50	10,179 43	528,789 59
<i>Citizens, N. J.</i> .....	224,329 71	26,241 40	127,017 87	40,774 96	418,363 94
<i>Citizens, Mo.</i> .....	97,412 66	19,925 00	44,829 70	20,281 36	182,448 72
<i>Connecticut, Conn.</i> .....	166,508 83	75,000 00	63,792 56	32,494 28	337,795 62
<i>Continental, N. Y.</i> .....	733,428 14	99,806 62	442,567 59	172,723 80	1,448,526 15
<i>Equitable Fire, Tenn.</i> .....	87,092 23	.....	35,273 59	22,435 48	144,801 30
<i>Faneuil Hall, Mass.</i> .....	127,764 78	27,940 00	22,315 01	45,217 36	284,237 25
<i>Farmers &amp; Drovers, Ky.</i> .....	38,916 78	.....	22,359 13	11,491 51	72,767 42
<i>Fire Association, Pa.</i> .....	507,843 25	138,219 50	262,681 84	49,991 28	958,835 87
<i>Fireman's Fund, Cal.</i> .....	373,272 26	62,899 34	121,180 01	79,686 01	636,937 62
<i>Franklin, Pa.</i> .....	586,236 99	127,652 00	262,757 46	197,053 49	1,173,604 94
<i>Franklin, Mo.</i> .....	57,408 96	40,000 00	19,228 30	16,416 17	133,053 43
<i>Germania, N. Y.</i> .....	878,775 82	50,000 00	211,016 01	190,159 54	1,379,951 37
<i>German American, N. Y.</i> .....	422,962 11	100,000 00	218,773 75	108,762 31	850,498 17
<i>German, Ill.</i> .....	46,127 13	1,010 00	52,405 44	9,079 83	108,622 40
<i>Hanover, N. Y.</i> .....	433,813 10	45,000 00	208,573 06	183,130 05	870,516 21
<i>Hartford, Conn.</i> .....	998,379 26	198,160 00	397,364 71	151,365 98	1,745,269 95
<i>Home, N. Y.</i> .....	1,682,067 42	273,735 00	801,709 86	259,737 25	3,017,299 53
<i>Home, Ohio.</i> .....	197,137 36	37,500 00	96,143 11	47,080 55	377,841 02
<i>Homestead, N. Y.</i> .....	35,221 49	20,000 00	16,767 35	10,056 34	82,045 18
<i>Ins. Co. of North Am., Pa.</i> .....	2,078,671 54	201,448 80	365,623 09	304,365 80	2,950,109 23
<i>Kansas, Kans.</i> .....	99,855 64	.....	41,879 06	22,156 82	163,891 52
<i>Manhattan, N. Y.</i> .....	840,029 29	35,000 00	153,064 78	72,600 44	1,080,694 51
<i>Merchants, N. J.</i> .....	166,099 26	42,865 20	96,548 88	68,856 44	374,369 78
<i>Mobile Fire Dept., Ala.</i> .....	12,373 53	7,500 00	23,711 86	21,050 80	64,636 19
<i>National, Conn.</i> .....	175,670 51	90,000 00	79,015 75	29,505 09	377,191 35
<i>Niagara, N. Y.</i> .....	469,551 00	50,030 00	211,074 00	127,361 00	858,016 00
<i>Orient, Conn.</i> .....	172,013 01	96,500 00	70,175 35	35,654 00	374,342 36
<i>Pennsylvania, Pa.</i> .....	316,365 08	39,275 00	177,573 21	19,878 00	553,091 29
<i>Peoples, N. J.</i> .....	167,836 65	24,631 70	70,035 10	29,963 23	292,466 68
<i>Peoples, Tenn.</i> .....	121,732 81	24,000 00	63,228 59	10,486 92	219,448 32
<i>Phenix, N. Y.</i> .....	526,088 87	150,000 00	331,573 08	175,954 16	1,183,626 11
<i>Phenix, Conn.</i> .....	871,885 29	165,000 00	284,796 99	168,736 28	1,490,418 54
<i>Roger Williams, R. I.</i> .....	156,917 08	39,914 00	63,822 57	5,130 72	265,784 37
<i>Shawmut, Mass.</i> .....	3,761 95	.....	18,082 91	14,966 37	36,811 23
<i>Springfield F. &amp; M., Mass.</i> .....	310,857 93	60,000 00	113,751 21	66,382 18	550,991 32
<i>St. Joseph, Mo.</i> .....	87,166 63	24,000 00	41,327 22	19,753 48	172,247 33
<i>St. Paul, Minn.</i> .....	290,250 39	48,000 00	105,743 68	47,533 90	491,527 97
<i>St. Louis, Mo.</i> .....	131,239 17	2,574 00	49,191 11	18,191 12	201,195 40
<i>Traders, Ill.</i> .....	136,690 60	60,000 00	66,970 08	41,038 22	304,698 90
<i>Westchester, N. Y.</i> .....	402,642 85	22,889 34	152,503 98	104,332 62	682,368 79
<b>Total American Cos.</b> .....	<b>\$17,766,867 35</b>	<b>\$3,383,000 90</b>	<b>\$7,448,707 00</b>	<b>\$3,548,516 74</b>	<b>\$32,147,091 99</b>
<b>U. S. BRANCHES OF FOREIGN COMPANIES.</b>					
<i>Commercial Union</i> .....	\$322,353 11	.....	\$153,105 41	\$49,597 18	\$525,055 70
<i>Imperial</i> .....	171,502 90	.....	104,753 97	42,754 80	319,011 67
<i>Liverpool &amp; London &amp; Globe</i> .....	929,316 17	.....	561,109 45	170,071 27	1,660,496 89
<i>London Assurance</i> .....	106,104 20	.....	73,767 33	52,623 15	232,494 68
<i>North British &amp; Mercantile</i> .....	723,767 97	.....	289,110 33	143,126 08	1,156,004 38
<i>Northern</i> .....	Not doing business in U. S.	.....	1875	.....	.....
<i>Queen</i> .....	450,174 83	.....	185,518 35	71,307 87	707,001 05
<i>Royal</i> .....	757,775 94	.....	284,317 85	209,219 89	1,251,313 68
<i>Royal Canadian</i> .....	208,701 22	.....	286,341 76	.....	495,042 98
<i>Scottish Commercial</i> .....	151,280 24	.....	86,322 88	36,424 85	274,027 97
<b>Total foreign branches</b> .....	<b>\$3,820,976 58</b>	<b>.....</b>	<b>\$2,024,347 33</b>	<b>\$775,125 09</b>	<b>\$6,620,449 00</b>
<b>Total</b> .....	<b>\$21,587,843 93</b>	<b>\$3,383,000 90</b>	<b>\$9,473,054 33</b>	<b>\$4,323,641 83</b>	<b>\$38,767,540 99</b>

TABLE NO. VII.

Showing Paid Capital, Reinsurance Reserve, Unpaid Losses, all other Liabilities, and Total Liabilities, including Capital.

<i>Name of Company.</i>	<i>Paid Capital.</i>	<i>Reinsurance Reserve.</i>	<i>Unpaid Losses.</i>	<i>Other Liabilities.</i>	<i>Total Liabilities, including Capital.</i>
Etna, Conn.....	\$3,080,000 00	\$1,811,181 62	\$245,885 50	\$85,977 48	\$5,143,034 58
Agricultural, N. Y.....	200,000 00	691,032 91	29,755 00	16 00	920,803 91
Amazon, Ohio.....	500,000 00	314,454 34	99,017 57	288 00	913,760 91
American Central, Mo.....	300,000 00	248,184 06	42,869 60	5,493 69	596,547 35
American Fire, Pa.....	400,000 00	507,430 15	54,029 86	9,755 39	971,215 40
Atlas, Conn.....	200,000 00	238,117 05	66,160 91	.....	504,277 96
Citizens, N. J.....	200,000 00	184,167 25	48,778 84	15,122 10	448,068 19
Citizens, Mo.....	200,000 00	92,306 00	31,011 00	.....	323,317 00
Connecticut, Conn.....	500,000 00	174,016 58	21,872 00	.....	695,888 58
Continental, N. Y.....	1,000,000 00	951,427 42	170,410 00	67,314 69	2,189,152 11
Equitable, Tenn.....	220,000 00	65,608 87	14,994 76	5,540 55	306,144 18
Faneuil Hall, Mass.....	400,000 00	107,612 80	9,780 00	8,843 40	526,179 20
Farmers & Drovers, Ky.....	200,000 00	43,474 04	5,775 63	82 05	249,331 72
Fire Association, Pa.....	500,000 00	2,079,294 40	80,757 66	36,217 56	2,696,269 62
Fireman's Fund, Cal.....	300,000 00	252,318 40	114,971 98	30,397 92	697,688 30
Franklin, Pa.....	400,000 00	2,175,504 39	51,065 74	12,727 75	2,639,297 88
Franklin, Mo.....	200,000 00	55,968 28	8,743 82	3,757 60	268,469 20
Germania, N. Y.....	500,000 00	515,853 37	78,138 07	.....	1,093,991 44
German American, N. Y.....	1,000,000 00	502,486 68	45,290 69	7,527 44	1,555,304 71
German, Ill.....	200,000 00	96,414 45	8,048 75	1,632 70	306,095 90
Hanover, N. Y.....	500,000 00	587,717 75	99,043 68	13,254 46	1,200,015 89
Hartford, Conn.....	1,000,000 00	988,920 50	227,598 87	29,595 00	2,241,115 87
Home, N. Y.....	3,000,000 00	1,899,192 32	245,451 80	2,655 00	5,147,299 12
Home, Ohio.....	250,000 00	156,729 43	27,500 00	.....	434,229 43
Homestead, N. Y.....	200,000 00	55,657 00	8,650 00	.....	259,307 00
Ins. Co. of North Amer., Pa.....	1,000,000 00	1,988,530 18	257,000 00	.....	3,245,530 18
Kansas, Kansas.....	200,000 00	43,461 55	19,432 74	18,379 87	281,274 16
Manhattan, N. Y.....	250,000 00	245,738 17	22,000 00	3,934 78	521,672 95
Merchants, N. J.....	200,000 00	231,901 78	28,185 81	25,877 87	485,965 46
Mobile Fire Dept, Ala.....	200,000 00	43,852 77	5,838 96	5,615 00	255,306 73
National, Conn.....	500,000 00	210,775 26	36,335 11	.....	747,110 87
Niagara, N. Y.....	500,000 00	400,893 00	99,948 00	15,102 50	1,015,943 50
Orient, Conn.....	400,000 00	174,290 02	22,857 12	.....	597,147 14
Pennsylvania, Pa.....	400,000 00	727,458 57	39,980 00	16,000 00	1,183,438 57
Peoples, N. J.....	200,000 00	134,575 00	27,917 69	7,292 12	369,784 81
Peoples, Tenn.....	300,000 00	85,108 97	21,672 77	176 75	406,958 49
Phoenix, N. Y.....	1,000,000 00	661,058 98	95,913 28	7,297 73	1,764,269 99
Phoenix, Conn.....	600,000 00	836,954 98	83,525 89	44,143 00	1,564,623 87
Roger Williams, R. I.....	200,000 00	140,320 50	47,440 04	5,926 48	393,687 02
Shawmut, Mass.....	500,000 00	33,503 99	147 64	2,794 18	536,445 81
Springfield F. & M., Mass.....	600,000 00	413,999 94	52,698 79	9,085 00	1,075,783 73
St. Joseph, Mo.....	200,000 00	86,526 52	17,008 84	8,520 21	312,055 57
St. Paul, Minn.....	400,000 00	265,643 46	68,685 21	7,897 75	737,226 42
St. Louis, Mo.....	240,000 00	83,472 18	14,493 21	1,056 00	339,021 39
Traders, Ill.....	500,000 00	128,435 05	28,962 61	7,169 49	664,507 15
Westchester, N. Y.....	250,000 00	389,213 77	40,000 00	.....	679,213 77
<b>Total American Cos.....</b>	<b>\$24,010,000 00</b>	<b>\$22,115,761 70</b>	<b>\$2,855,578 84</b>	<b>\$522,405 49</b>	<b>\$49,503,772 03</b>
<b>UNITED STATES BRANCHES OF FOREIGN COMPANIES.</b>					
Commercial Union.....	.....	\$375,838 94	\$41,910 24	\$13,238 08	\$430,987 26
Imperial.....	.....	243,105 21	33,722 56	6,832 44	283,660 21
Liverp. & London & Globe.....	.....	1,656,186 39	213,024 62	57,985 91	1,927,196 92
London Assurance.....	.....	231,615 46	8,400 00	.....	240,015 46
North British & Mercantile.....	.....	814,830 10	109,525 75	.....	924,355 85
Northern.....	.....	Not doing business in U. S. in 1875.	.....	.....	.....
Queen.....	.....	455,092 15	60,054 42	2,535 84	511,682 41
Royal.....	.....	1,243,960 32	86,574 24	30,311 66	1,360,844 22
Royal Canadian.....	.....	374,978 33	117,983 18	.....	492,961 51
Scottish Commercial.....	.....	178,385 79	27,274 99	17,104 97	222,765 75
<b>Total foreign branches..</b>	<b>.....</b>	<b>\$5,570,992 69</b>	<b>\$698,470 00</b>	<b>\$128,008 90</b>	<b>\$6,397,471 59</b>
<b>Total .....</b>	<b>\$24,010,000 00</b>	<b>\$27,686,754 39</b>	<b>\$3,554,048 84</b>	<b>\$650,414 39</b>	<b>\$55,901,243 63</b>

TABLE NO. VIII.

Name of Company.	Gross Income.	Gross Expenditures.	Excess or Deficiency.	Expenses.	Ratio of Exp'ts to prem's rec'd.	Ratio of Exp'ts to gross income.	Cash Dividends paid.
<i>Ætna, Conn.</i> .....	\$4,097,012	\$3,872,816	\$224,196	\$980,832	26.33	23.93	\$720,000
<i>Agricultural, N. Y.</i> .....	541,571	498,984	42,587	211,935	.....	.....	20,000
<i>Amazon, Ohio</i> .....	721,110	680,827	40,274	264,185	38.29	36.63	25,000
<i>American Central, Mo.</i> .....	520,645	478,969	41,676	190,961	39.09	36.70	35,000
<i>American Fire, Pa.</i> .....	508,450	369,865	138,585	188,822	31.06	27.20	32,484
<i>Atlas, Conn.</i> .....	550,022	528,790	21,232	169,879	32.85	30.88	24,000
<i>Citizens, N. J.</i> .....	495,042	418,364	76,678	167,793	35.54	33.94	26,241
<i>Citizens, Mo.</i> .....	229,082	182,449	46,633	65,111	31.47	28.43	19,925
<i>Connecticut, Conn.</i> .....	1,381,112	387,396	993,716	96,287	29.63	25.26	75,000
<i>Continental, N. Y.</i> .....	1,677,166	1,448,526	228,640	615,291	40.38	36.69	99,807
<i>Equitable, Tenn.</i> .....	155,740	144,801	10,939	57,709	40.80	37.05	.....
<i>Faneuil Hall, Mass.</i> .....	244,024	264,237	-20,213	108,532	49.88	44.48	27,940
<i>Farmers &amp; Drivers, Ky.</i> .....	1,104,818	72,767	32,051	33,850	40.00	32.29	.....
<i>Fire Association, Pa.</i> .....	1,341,656	958,836	382,820	312,673	27.33	23.30	138,819
<i>Fireman's Fund, Cal.</i> .....	1,651,904	636,838	15,066	200,866	33.70	30.81	62,699
<i>Franklin, Pa.</i> .....	1,208,526	139,605	34,921	459,616	44.34	38.05	127,552
<i>Franklin, Mo.</i> .....	144,302	138,453	10,749	35,644	27.89	24.71	40,000
<i>Germania, N. Y.</i> .....	992,388	829,351	163,037	401,175	44.59	40.42	50,000
<i>German American, N. Y.</i> .....	1,087,620	850,498	187,122	327,586	34.83	31.57	100,000
<i>German, Ill.</i> .....	180,325	108,622	72,703	61,485	35.78	33.98	1,010
<i>Hanover, N. Y.</i> .....	1,044,779	870,516	174,263	391,703	40.45	37.48	45,000
<i>Hartford, Conn.</i> .....	2,066,724	1,745,270	321,454	548,731	28.68	26.55	198,180
<i>Home, N. Y.</i> .....	3,393,078	3,017,300	375,778	1,061,497	34.44	31.28	278,735
<i>Home, Ohio</i> .....	369,244	377,841	-8,597	143,204	41.68	38.78	37,500
<i>Homestead, N. Y.</i> .....	84,882	82,045	2,837	143,204	37.74	31.60	20,000
<i>Ins. Co. of N. America, Pa.</i> .....	3,351,486	2,960,109	401,377	669,989	21.40	19.99	201,449
<i>Kansas, Kas.</i> .....	135,394	163,891	-28,498	64,086	49.62	34.59	.....
<i>Manhattan, N. Y.</i> .....	701,673	600,695	100,978	225,665	33.74	32.16	35,000
<i>Merchants, N. Y.</i> .....	462,972	374,370	88,602	165,405	39.77	32.72	24,000
<i>Mobile Fire Dept., Ala.</i> .....	107,206	46,636	42,670	44,763	45.68	41.75	7,500
<i>National, Conn.</i> .....	425,921	377,191	48,730	108,521	30.60	26.48	90,000
<i>Niagara, N. Y.</i> .....	864,780	858,015	6,764	338,455	43.51	39.13	50,000
<i>Orient, Conn.</i> .....	362,994	374,342	-11,348	105,829	33.46	29.15	96,500
<i>Pennsylvania, Pa.</i> .....	677,661	553,091	124,570	197,451	32.98	29.13	98,275
<i>Peoples, N. Y.</i> .....	307,728	292,467	15,261	99,998	35.34	32.49	24,532
<i>Peoples, Tenn.</i> .....	203,181	219,448	-16,267	73,715	42.14	36.22	24,000
<i>Phoenix, N. Y.</i> .....	1,547,018	1,183,626	363,392	507,527	35.79	32.61	150,000
<i>Phoenix, Conn.</i> .....	1,556,265	1,490,419	65,846	453,633	31.22	29.14	165,000
<i>Roger Williams, R. I.</i> .....	101,078	265,784	44,294	68,953	23.96	22.24	39,914
<i>Schwartz, Mass.</i> .....	68,581	36,811	32,020	33,049	52.11	48.03	.....
<i>Springfield F. &amp; M., Mass.</i> .....	679,848	550,991	128,857	180,133	29.73	26.50	60,000
<i>St. Joseph, Mo.</i> .....	214,922	172,247	42,675	61,081	35.55	28.42	24,000
<i>St. Paul, Minn.</i> .....	582,855	491,528	91,327	153,278	29.88	26.30	48,000
<i>St. Louis, Mo.</i> .....	209,865	201,195	8,670	67,382	34.73	32.11	2,574
<i>Traders, Ill.</i> .....	370,502	304,699	65,803	108,008	33.16	29.15	60,000
<i>Westchester, N. Y.</i> .....	801,704	682,369	119,335	256,837	33.87	32.04	22,889
<b>Total American Cos.</b> .....	<b>\$36,685,124</b>	<b>\$32,291,891</b>	<b>+\$4,477,518</b> <b>- 84,285</b>	<b>\$11,054,929</b>	<b>33.13</b>	<b>30.13</b>	<b>\$3,383,901</b>
<b>U. S. BRANCHES OF FOREIGN COMPANIES.</b>							
<i>Commercial Union</i> .....	\$767,555	\$525,056	\$242,499	\$202,708	26.41	26.41	.....
<i>Imperial</i> .....	411,525	319,012	92,513	147,509	35.96	35.84	.....
<i>Liverp. &amp; London &amp; Globe</i> .....	2,501,229	1,660,497	840,732	731,181	31.41	29.23	.....
<i>London Assurance</i> .....	396,097	232,495	163,602	126,890	33.34	31.91	.....
<i>North British &amp; Mercantile</i> .....	1,505,656	1,156,004	349,652	432,236	30.24	28.71	.....
<i>Northern</i> .....	Not doing business	.....	in 1875.	.....	.....	.....	.....
<i>Queen</i> .....	964,121	707,001	257,120	256,826	26.69	26.64	.....
<i>Royal</i> .....	1,764,965	1,251,314	513,651	493,538	29.30	27.96	.....
<i>Royal Canadian</i> .....	851,631	495,043	356,588	286,842	34.38	33.62	.....
<i>Scottish Commercial</i> .....	351,494	274,028	77,466	122,748	37.86	34.92	.....
<b>Total U. S. branches</b> .....	<b>\$9,514,273</b>	<b>\$6,620,450</b>	<b>\$2,893,823</b>	<b>\$2,799,473</b>	<b>30.59</b>	<b>29.42</b>	<b>.....</b>
<b>Total in U. S.</b> .....	<b>46,199,397</b>	<b>38,912,341</b>	<b>+ 7,371,341</b> <b>- 84,285</b>	<b>13,854,402</b>	<b>32.61</b>	<b>29.99</b>	<b>\$3,371,038</b>
<b>FOREIGN COMPANIES.</b>							
<i>Commercial Union, 1874</i> .....	\$4,067,448	\$3,436,469	\$630,979	\$699,977	20.49	17.21	\$156,187
<i>Imperial, 1875</i> .....	3,106,633	2,556,837	549,796	830,115	29.43	26.72	830,000
<i>Liverp. &amp; Lond. &amp; G., 1875</i> .....	5,704,510	4,380,541	1,323,969	1,506,223	28.95	26.40	245,640
<i>London Assurance</i> .....	3,437,442	3,014,759	422,683	702,318	25.31	20.48	591,728
<i>N. British &amp; Mercantile</i> .....	4,766,083	4,113,011	653,072	1,363,014	32.29	30.48	272,727
<i>Northern, 1874</i> .....	8,164,036	1,974,423	1,189,613	554,352	24.34	17.51	150,000
<i>Queen, 1874</i> .....	1,994,911	1,677,759	317,152	453,076	24.62	23.21	148,368
<i>Royal, June, 1875</i> .....	4,566,898	3,660,391	896,507	1,081,745	25.39	23.73	265,416
<i>Royal Canadian, 1875</i> .....	1,852,991	907,710	445,281	369,271	28.26	26.55	9,410
<i>Scottish Commercial</i> .....	618,593	538,569	80,024	172,772	29.32	27.93	40,000
<b>Total foreign</b> .....	<b>\$32,769,545</b>	<b>\$26,240,469</b>	<b>\$6,529,076</b>	<b>\$7,712,863</b>	<b>.....</b>	<b>23.54</b>	<b>\$2,209,466</b>





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**ABSTRACTS**  
**COMPILED FROM**  
**THE ANNUAL STATEMENTS**  
**OF THE**  
**FIRE AND MARINE INSURANCE COMPANIES**

**LICENSED TO TRANSACT BUSINESS IN THIS STATE**

**For the year ending on the last day of February, 1877,**

**Showing their Condition on the 31st day of December, 1875.**

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# KANSAS MUTUAL INSURANCE COMPANIES.

## PATRONS MUTUAL INSURANCE ASSOCIATION.

Located at Topeka, Kansas. Organized, May 4, 1874.

WM. SIMS, *President.*

S. H. DOWNS, *Secretary.*

### MEMBERS.

Number of, December 31, of the previous year.....	81
Number added during past year.....	123
Total.....	204
Number withdrawn, or policies canceled or expired.....	1
Total number of members, December 31, 1875.....	203

### AMOUNT AT RISK.

Amount at risk, December 31, of the previous year.....	\$75,650 00
Amount added during past year.....	137,716 00
Total.....	\$213,366 00
Amount canceled, withdrawn, or expired during past year.....	1,150 00
Total at risk, December 31, 1875.....	\$212,216 90

### RESOURCES.

Amount of premium or deposit notes in force December 31, 1875.....	\$1,056 47
Amount of cash in Company's principal office.....	268 63
Amount due from agents.....	23 08
Amount of cash in hands of Secretary.....	14 02
Total resources.....	\$1,362 20

### LIABILITIES.

Nothing except on policies.

### INCOME.

Cash premiums received during the year.....	\$319 20
Received for membership or policy fees.....	213 00
Received for per cent. on increased insurance.....	85
Total.....	\$537 05

### EXPENDITURES.

Paid for losses occurring during the year.....	\$4 50
Salaries paid to officers and directors.....	125 00
Amount paid to agents.....	122 00
Amount of Secretary's fees.....	31 50
Advertising.....	115 00
Blank books and general expenses.....	139 66
Total expenditures during the year.....	\$537 66

## STATE MUTUAL INSURANCE COMPANY.

Located at Leavenworth, Kansas. Organized, July, 1874.

JAMES I. LARIMER, *President.*P. B. CASTLE, *Secretary.*

## MEMBERS.

Number of, December 31, of the previous year.....	60
Number added during the past year.....	163
Total.....	223
Number withdrawn, or policies canceled or expired during the past year.....	22
Total number of members, December 31, 1875.....	201

## AMOUNT AT RISK.

Amount at risk, December 31, of previous year.....	\$80,160 00
Amount added during past year.....	120,725 00
Total.....	\$200,885 00
Amount withdrawn, canceled or expired during past year.....	26,400 00
Total at risk, December 31, 1875.....	\$174,485 00

## RESOURCES.

Amount of premium or deposit notes in force December 31, 1875.....	\$1,590 63
Amount of cash in Company's principal office.....	61 40
Notes for cash premium.....	160 20
Premiums in course of collection.....	263 22
Interest accrued on premium notes.....	74 87
Total resources.....	\$2,149 82

## ITEMS NOT ADMITTED AS RESOURCES.

Stationery and supplies.....	\$117 20
Office furniture.....	24 60
Total.....	\$141 80

## LIABILITIES.

Rent, printing, advertising and fuel.....	\$101 43
James I. Larimer.....	54 00
Total.....	\$155 43

## INCOME.

Cash premiums received during the year.....	\$1,411 04
Premium notes—\$1,863.85; interest, \$5.50.....	1,369 35
Total.....	\$2,780 39

## EXPENDITURES.

Paid for losses occurring during the year.....	\$215 00
Paid for salaries to officers and directors.....	467 04
Paid to agents.....	375 72
Paid dividends to policyholders.....	242 98
Paid on account of canceled policies.....	131 81
Paid for rent, fuel and office expenses.....	71 65
Paid for postage and advertising.....	28 45
Paid for exchange and express charges.....	1 05
Total expenditures during the year.....	\$1,533 70

## COMPANIES OF THE UNITED STATES.

## ÆTNA INSURANCE COMPANY—HARTFORD, CONN.

Incorporated, June 5, 1819. Admitted to Kansas, October 11, 1871.

LUCIEN J. HENDER, *President.*JOTHAM GOODNOW, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$3,000,000 00
Whole amount of capital actually paid up in cash.....	3,000,000 00

## II.—ASSETS.

Value of real estate owned by company, unincumbered.....	\$365,000 00
Loans on bond and mortgage (first liens).....	81,500 00
Interest due on all said bond and mortgage loans, none; interest accrued thereon, \$1,014.41; total.....	1,014 41
Value of lands mortgaged, exclusive of buildings and perishable im- provements.....	\$85,000 00
Value of buildings mortgaged (insured for \$33,000 as collateral).....	78,000 00
Total value of said mortgaged premises.....	\$163,000 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States 5-20 bonds.....	\$235,200 00	\$272,832 00
United States currency bonds.....	100,000 00	122,500 00
Alabama State bonds.....	10,000 00	3,000 00
Canada Dominion stock.....	5,070 69	5,070 69
Connecticut State bonds.....	100,000 00	105,000 00
New Hampshire State bonds.....	50,000 00	52,500 00
Rhode Island State bonds.....	91,000 00	95,550 00
South Carolina State bonds.....	20,000 00	7,000 00
Tennessee State bonds.....	31,000 00	12,865 00
Norfolk, Conn., town bonds.....	25,000 00	25,250 00
Norwich, Conn., town bonds.....	100,000 00	105,000 00
Pawtucket, R. I., town bonds.....	100,000 00	105,000 00
Hartford town bonds.....	66,000 00	66,660 00
Bloomington, Ill., city bonds.....	20,000 00	21,000 00
Indianapolis, Ind., city bonds.....	50,000 00	52,500 00
Boston city water bonds.....	50,000 00	54,000 00
Brooklyn city water bonds.....	25,000 00	26,125 00
Buffalo city water bonds.....	50,000 00	52,500 00
Cleveland city bonds.....	20,000 00	19,200 00
Cleveland city bonds.....	80,000 00	84,000 00
Chicago city bonds.....	50,000 00	52,500 00
Detroit city bonds.....	30,000 00	31,500 00
Hartford city bonds.....	152,000 00	153,250 00
Jersey City water bonds.....	50,000 00	49,000 00
Minneapolis city bonds.....	5,000 00	5,000 00
New Brunswick, N. J., city bonds.....	40,000 00	40,000 00
New York City stock.....	75,000 00	75,000 00
Toledo, O., city water bonds.....	5,000 00	5,000 00
Toledo, O., city bonds.....	8,000 00	8,000 00
Ironton, O., city bonds.....	10,000 00	10,500 00
Newark, N. J., city bonds.....	50,000 00	52,500 00
Pontiac, Ill., city bonds.....	12,000 00	12,600 00
Rahway, N. J., city bonds.....	25,000 00	25,000 00
Titusville, Penn., school bonds.....	15,000 00	15,000 00
Cincinnati city water bonds.....	50,000 00	53,500 00
Milwaukee city water bonds.....	6,000 00	6,000 00
West middle school district bonds, Hartford.....	30,000 00	31,500 00
Atlantic Dock Company bonds.....	25,000 00	26,250 00
Albany & Susquehanna R. R., second mortg. bonds.....	50,000 00	53,000 00
Buffalo, New York & Erie R. R., first mortg. bonds.....	53,000 00	47,700 00
Buffalo, New York & Erie R. R., second mortg. bonds.....	22,000 00	19,700 00
Cleveland, Painesville & Ashtabula R. R. bonds.....	100,000 00	105,000 00
Cleveland & Toledo R. R., Gen. S. F. bonds.....	85,000 00	91,800 00

	Par value.	Market value.
Chicago, Burlington & Quincy R. R., S. F. bonds.....	80,000 00	84,500 00
Chicago & Northwestern R. R., first mortg. bonds.....	50,000 00	51,000 00
Cincinnati, Hamilton & Dayton R. R. bonds.....	50,000 00	50,000 00
Columbus & Xenia R. R. bonds.....	50,000 00	51,500 00
Dayton & Western R. R. bonds.....	20,000 00	18,000 00
Harlem River & Port Chester R. R., first mortg. bonds...	100,000 00	106,000 00
Hartford, Providence & Fishkill R. R. bonds.....	83,000 00	83,000 00
Indianapolis & Cincinnati R. R. bonds.....	25,000 00	23,000 00
Joliet & Chicago R. R., first S. F. bonds.....	18,000 00	19,800 00
Keokuk & Des Moines R. R., first mortg. bonds.....	82,000 00	25,600 00
Keokuk & Des Moines R. R., Fund. Ind. bonds.....	4,500 00	4,500 00
Lake Shore R. R. bonds.....	10,000 00	10,200 00
Lake Shore & Mich. Southern R. R., Reg. S. F. bonds....	12,000 00	12,000 00
Little Miami R. R., mortgaged bonds.....	72,000 00	66,960 00
Michigan Central R. R., second mortg. bonds.....	50,000 00	51,000 00
Michigan S. & N. Indiana R. R., general bonds.....	25,000 00	26,500 00
Michigan S. & N. Indiana R. R., Sec. Gen. bonds.....	75,000 00	75,750 00
Morris & Essex R. R., second mortg. bonds.....	25,000 00	27,750 00
New Jersey R. R. & Transportation Co. bonds.....	50,000 00	50,000 00
New York Central R. R. bonds.....	75,000 00	76,500 00
N. Y. Cent. & Hudson River R. R., first mortg. bonds....	100,000 00	120,000 00
Pittsburgh, Ft. Wayne & Chicago R. R., first M. bonds...	30,000 00	34,800 00
Pittsburgh, Ft. Wayne & Chicago R. R., second M. b'ds...	50,000 00	55,000 00
C. C. C. & Indianapolis R. R. Co.'s F. M., S. F. bonds...	25,000 00	26,500 00
Morris & Essex R. R., first consolidated bonds.....	50,000 00	53,000 00
Atlantic Mutual Insurance Company scrip.....	23,600 00	23,600 00
50 shares Connecticut River Company stock.....	5,000 00	1,000 00
500 " Albany & Susquehanna R. R. Co. stock.....	50,000 00	51,000 00
144 " Central Ohio R. R. Co. stock.....	7,200 00	4,000 00
1000 " Cleveland & Pittsburgh R. R. Co. stock.....	50,000 00	45,000 00
150 " Connecticut River R. R. Co. stock.....	15,000 00	19,950 00
250 " Dubuque & Sioux City R. R. Co. stock.....	25,000 00	17,500 00
100 " Joliet & Chicago R. R. Co. stock.....	10,000 00	10,900 00
264 " Keokuk & Des Moines R. R. Co. pref. stock..	26,400 00	7,920 00
200 " Keokuk & Des Moines R. R. Co. com. stock..	20,000 00	1,000 00
900 " Lake Shore & Mich. South'n R. R. Co. stock...	90,000 00	54,000 00
624 " Michigan Central R. R. Co. stock.....	62,400 00	36,816 00
1000 " Morris & Essex R. R. Co. stock.....	50,000 00	51,000 00
600 " N. Y. Cent. & Hudson River R. R. Co. stock...	60,000 00	63,000 00
1000 " N. Y., New Haven & Hartf. R. R. Co. stock...	100,000 00	144,000 00
750 " Pittsb., Ft. Wayne & Chicago R. R. Co. stock...	75,000 00	73,500 00
100 " New Britain National Bank stock.....	10,000 00	12,500 00
220 " Farmers & Mechanics National Bank stock...	22,000 00	28,600 00
200 " Nat. Bank of the State of Missouri stock.....	20,000 00	15,000 00
50 " Merchants National Bank stock.....	5,000 00	4,150 00
50 " Merchants Bank stock.....	5,000 00	1,500 00
200 " Mechanics National Bank stock.....	20,000 00	19,000 00
200 " Etna National Bank stock.....	20,000 00	26,600 00
200 " American National Bank stock.....	10,000 00	15,000 00
300 " Charter Oak National Bank stock.....	30,000 00	40,200 00
200 " City National Bank stock.....	20,000 00	22,000 00
150 " Connecticut River Banking Co. stock.....	7,500 00	9,000 00
500 " National Exchange Bank stock.....	25,000 00	32,500 00
600 " Farmers & Mechanics Nat. Bank stock.....	60,000 00	79,800 00
200 " First National Bank stock.....	20,000 00	28,000 00
800 " Hartford National Bank stock.....	80,000 00	128,000 00
600 " Phoenix National Bank stock.....	60,000 00	96,000 00
250 " State Bank stock.....	25,000 00	30,000 00
400 " Amer. Exchange National Bank stock.....	40,000 00	46,000 00
500 " National Butchers & Drivers Bank stock.....	12,500 00	17,500 00
100 " National City Bank stock.....	10,000 00	30,000 00
600 " National Bank of Commerce stock.....	60,000 00	73,200 00
100 " National Bank of the Commonwealth stock...	10,000 00	500 00
100 " Hanover National Bank stock.....	10,000 00	9,000 00
300 " Importers & Traders National Bank stock...	30,000 00	60,000 00
400 " Bank of the Manhattan Co. stock.....	20,000 00	30,600 00
200 " Market National Bank stock.....	20,000 00	24,000 00
1000 " Merchants National Bank stock.....	50,000 00	60,000 00
160 " Merchants Exchange Nat. Bank stock.....	8,000 00	8,400 00
1200 " Mechanics National Bank stock.....	30,000 00	42,000 00
500 " Metropolitan National Bank stock.....	50,000 00	64,500 00
200 " Nassau Bank stock.....	20,000 00	20,600 00
400 " Bank of N. Y. Nat. Bank's Ass'n stock.....	40,000 00	52,000 00
200 " Bank of North America stock.....	20,000 00	20,000 00
200 " North River Bank stock.....	10,000 00	8,500 00
400 " Ocean National Bank stock.....	20,000 00	500 00
500 " Phenix National Bank stock.....	10,000 00	10,000 00
400 " Peoples Bank stock.....	10,000 00	14,000 00
200 " National Bank of the Republic stock.....	20,000 00	18,000 00
400 " Union National Bank stock.....	20,000 00	28,900 00
100 " United States Trust Company stock.....	10,000 00	32,000 00
150 " N. Y. Life Insurance & Trust Co. stock.....	15,000 00	60,000 00
100 " Union Trust Company stock.....	10,000 00	13,000 00

Total par and market value..... \$4,902,370 69 \$5,291,418 69

5,291,418 69

## LOANS ON COLLATERALS.

	<i>Pur value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
5 Shares Phoenix Nat. Bank of Hartford, Ct.....	\$500 00	\$800 00	\$500 00	
42 " Hartford Carpet Co., Hartford, Ct.....	4,200 00	9,870 00	3,580 00	
55 " Travelers Ins. Co., Hartford, Ct.....	5,500 00	9,905 00	6,177 00	
84 " N. Y., N. Haven & Hartford R. R. Co..	3,400 00	4,896 00	2,270 00	
Quincy (Ill.) City bonds.....	1,000 00	1,000 00		
Wabash & Western R. R. Co's bonds.....	1,000 00	600 00	1,200 00	
Toledo, Wabash & Western R. R. Co's bonds.....	1,000 00	500 00		
Total amount.....	\$16,600 00	\$27,571 00	\$13,727 00	13,727 00
Cash in the Company's principal office.....				6,968 74
Cash belonging to the Company deposited in Phoenix Nat'l Bank, Hartford, \$241,566.30; Etna Nat'l Bank, Hartford, \$8,073.64; U. S. Trust Co., N. Y., \$156,951.06; Farmers & Mechanics Nat'l Bank, Hartford, \$50,000; State Bank, Hartford, \$50,000; New York Life & Trust Co. \$25,000, Charter Oak Nat'l Bank, Hartford, \$50,000; total.....				581,591 00
Interest due and accrued on collateral loans and special deposits.....				4,928 51
Gross premiums in due course of collection.....				231,979 09
Aggregate amount of all the assets of the Company, stated at their actual value,				\$6,878,127 44

## III.—LIABILITIES.

Gross claims for losses against the company, adjusted and unpaid.....	\$45,871 50	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	167,764 00	
Losses resisted, including interest, costs and other expenses thereon.....	82,250 00	
Net amount of unpaid losses.....		\$245,885 50
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$2,043,567.77; reinsurance thereon at fifty per cent.....	\$1,021,783 88	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,466,568.83; reinsurance thereon pro rata.....	784,032 19	
Gross premiums received and receivable upon all unexpired inland navigation risks, \$10,711.10; reinsurance thereon at fifty per cent.....	5,355 55	
Total amount required to safely reinsure all outstanding risks.....		1,811,171 62
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....		500 00
All other demands against the Company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county or other taxes and assessments, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$66,482.47; return premiums, \$18,994.99; total.....		85,477 46
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus...	\$2,143,034 58	
Joint-stock capital actually paid up in cash.....	3,000,000 00	
Surplus beyond capital, as regards policyholders.....	1,735,092 86	
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....		\$6,878,127 44

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	<i>For inland risks.</i>	
Gross premiums received in cash, without any deduction.....	\$3,783,736 06	\$173,115 75	
Deduct only reinsurance, rebate, abatement, and return premiums.....	203,844 55	34,427 69	
Net cash actually received for premiums.....	\$3,579,891 51	\$138,688 06	\$3,718,579 57
Received for interest on bonds and mortgages.....			7,093 60
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....			361,812 57
Income received from all other sources, viz.: Rents, \$9,525 91; total.....			9,525 91
Aggregate amount of income actually received during the year in cash.....			\$4,097,011 65

## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$2,059,298 40	\$113,185 61	
Net amount paid during the year for losses.....			\$2,172,484 01
Cash dividends actually paid.....			720,000 00
Paid or allowed for commissions or brokerage.....			556,011 45
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			173,810 81
Paid for State, national and local taxes in this and other States.....			66,517 92
All other payments and expenditures, viz.: General expenses, printing, advertising, traveling expenses, etc.—total.....			183,991 86
Aggregate amount of actual expenditures during the year in cash.....			\$3,872,816 05



## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$277,620,807	\$3,777,920 69	\$220,899	\$10,860 91
Written during the year.....	297,662,783	3,783,736 06	15,765 222	173,116 75
Total.....	\$575,283,590	7,561,656 75	\$15,986 121	\$183,976 66
Deduct those expired and marked off as terminated.....	306,964,250	4,047,845 15	15,774 955	173,265 56
In force at the end of the year.....	268,329,340	3,514,811 60	211,166	10,711 10
Deduct amount reinsured.....	345,000	4,175 00	None.	None.
Net amount in force.....	\$267,984,340	\$3,510,136 60	\$211,166	\$10,711 10
In force having not more than one year to run.....	\$160,615,048	\$2,043,567 77	\$211,166	\$10,711 10
Having more than one and not more than three years to run.....	81,913,869	1,070,273 62	None.	None.
Having more than three years to run,	25,455,423	396,295 21	None.	None.
Net am't in force Dec. 31, 1875,	\$267,984,340	\$3,510,136 60	\$211 166	\$10,711 10

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and inland risks written or renewed.....	\$1,193,614 00
Premiums received thereon.....	19,562 31
Losses incurred during the year.....	5,925 30
Total losses paid during the year.....	5,575 30

## AGRICULTURAL INSURANCE COMPANY—WATERTOWN, NEW YORK.

Incorporated, 1853. Admitted to Kansas, April 29, 1876.

JOHN C. COOPER, *President.*ISAAC MUNSON, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$80,399 87
Loans on bond and mortgage (first liens).....	474,423 84
Interest due and accrued on all said bond and mortgage loans.....	12,149 66
Value of mortgaged premises.....	\$1,393,495 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 6-per-cent. registered bonds, 1864.....	\$25,000 00	\$23,500 00
U. S. 6-per-cent. registered bonds, 1865.....	43,500 00	50,460 00
U. S. 6-per-cent. coupon bonds, 1865.....	500 00	587 50
U. S. 6-per-cent. coupon bonds, 1867.....	10,000 00	11,975 00
U. S. 6-per-cent. coupon bonds, 1869.....	16,500 00	19,387 50
U. S. 6-per-cent. coupon bonds, 1867.....	1,500 00	1,785 00
U. S. 6-per-cent. coupon bonds, 1868.....	5,000 00	595 00
R. W. & O. R. R. bonds.....	34,000 00	34,000 00
Framingham & Lowell R. R. bonds.....	2,000 00	2,000 00
Utica, Clinton & B. R. R. bonds.....	2,000 00	2,000 00
Council Bluffs & St. Jos. R. R. bonds.....	5,000 00	5,000 00
Union Pacific R. R. bonds.....	1,000 00	1,000 00
Utica & Black River R. R. bonds.....	10,000 00	10,000 00
Davis Sewing Machine Co. bonds.....	18,500 00	18,500 00
Tennessee State bonds.....	4,000 00	1,750 00
Watertown bonds.....	700 00	700 00
National Union Bank stock.....	2,000 00	2,100 00
Security Bank stock.....	15,000 00	15,750 00
R. W. & O. R. R. stock.....	35,200 00	17,600 00
St. Lawrence County bonds.....	100 00	100 00
Total par and market value.....	\$234,000 00	\$230,800 00
		230,800 00

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
Watertown Fire Ins. Co. stock .....	\$26,300 00	\$52,600 00	\$21,417 65
Merchants Bank stock .....	10,200 00	10,710 00	8,925 00
Northern Ins. Co. stock .....	3,000 00	3,000 00	1,600 00
National Union Bank stock .....	1,100 00	1,155 00	962 50
Homestead Ins. Co. stock .....	3,200 00	3,200 00	2,666 66
Davis Sewing Machine Co. bonds .....	11,000 00	11,000 00	9,166 66
Union Pacific R. R., first mortg., bonds .....	1,000 00	1,000 00	833 33
Bond and mortgage stock .....	8,300 00	8,300 00	5,326 94
R. W. & O. R. R. bonds .....	5,000 00	5,000 00	
Utica & Black River R. R. bonds .....	1,000 00	1,000 00	5,000 00
U. S. Five-Twenties .....	4,700 00	5,450 00	
Bond and mortgage stock .....	1,000 00	1,000 00	7,000 00
Watertown Fire Ins. Co. stock .....	3,000 00	6,000 00	
Watertown Fire Ins. Co. stock .....	4,000 00	8,000 00	
Northern Ins. Co. stock .....	1,000 00	1,000 00	4,700 00
R. W. & O. R. R. stock .....	6,400 00	3,200 00	
Merchants Bank stock .....	2,000 00	2,100 00	
Davis Sewing Machine Co. stock .....	7,000 00	3,500 00	11,000 00
National Trust Co. stock .....	5,000 00	5,000 00	
Tennessee State bonds .....	10,000 00	4,400 00	
U. S. Five-Twenties .....	500 00	580 00	4,900 00
Union Pacific R. R. bonds .....	1,000 00	1,000 00	
Total amount .....	\$115,700 00	\$138,195 00	\$83,498 74

Cash in the Company's principal office .....	83,498 74
Cash belonging to the Company deposited in Merchants Bank \$48,210.11, Jefferson County National Bank \$24,939 .....	12,414 68
Interest due and accrued on stocks not included in "market value" .....	73,149 11
Interest due and accrued on collateral loans .....	1,412 99
Gross premiums in due course of collection .....	4,517 23
	92,112 24

The gross amount of all the assets of the Company .....	\$1,064,878 31
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz.: From item No. 17 .....	8,000 00
Aggregate amount of all assets of the Company, stated at their actual value .....	\$1,056,878 31

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin .....	\$1,161 85
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## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid .....	\$2,175 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	22,680 00
Losses resisted, including interest, costs and other expenses thereon .....	10,400 00
Total gross amount of claims for losses .....	\$35,255 00
Deduct reinsurance thereon .....	5,500 00
Net amount of unpaid losses .....	29,755 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$66,952.96; reinsurance thereon at fifty per cent. .....	\$33,476 48
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,319,002.87; reinsurance thereon pro rata .....	657,556 43
Total amount required to safely reinsure all outstanding risks .....	691,032 91
Cash dividends to stockholders remaining unpaid .....	16 00
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus .....	\$720,803 61
Joint-stock capital actually paid up in cash .....	200,000 00
Surplus beyond capital, as regards policyholders .....	136,074 40
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus .....	\$1,056,878 31

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums .....	For fire risks. \$531,853 52
Deduct only reinsurance, rebate, abatement and return premiums .....	41,062 67
Net cash actually received for premiums (all fire) .....	\$490,800 85
Received for interest on bonds and mortgages .....	
Received for interest and dividends on stocks and bonds, stock loans and from all other sources .....	46,253 44
Income received from all other sources, viz.: Rents .....	4,517 00
Aggregate amount of income actually received during the year in cash .....	\$541,571 29

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses (all fire).....	\$267,048 87
Cash dividends actually paid.....	20,000 00
Paid or allowed for commissions or brokerage.....	93,506 97
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	62,806 04
Paid for State, national and local taxes in this and other States.....	8,200 00
All other payments and expenditures, viz.: Miscellaneous.....	47,421 89
Aggregate amount of actual expenditures during the year in cash.....	\$498,983 77

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$214,543,900	\$1,869,534 62
Written during the year.....	78,717,238	532,554 85
Total.....	\$293,261,138	\$1,902,089 47
Deduct those expired and marked off as terminated.....	86,443,812	506,412 81
In force at the end of the year.....	\$206,817,321	\$1,395,676 66
Deduct amount reinsured.....	1,345,632	9,720 88
Net amount in force.....	\$205,471,689	\$1,385,955 88
In force having not more than one year to run.....	\$75,397 720	\$492,271 80
Having more than one and not more than three years to run.....	129,896,276	891,155 15
Having more than three years to run.....	177,693	2,528 88
Net amount in force Dec. 31, 1875.....	\$205,471,689	\$1,385,955 88

## AMAZON INSURANCE COMPANY—CINCINNATI, OHIO.

Incorporated, October 1, 1871. Admitted to Kansas, November 23, 1871.

GAZZAM GANO, *President.*BYRON D. WEST, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$222,808 21
Loans on bond and mortgage, first liens.....	207,641 57
Loans on bond and mortgage (first liens), upon which more than one year's interest is due, (of which \$24,500 is in process of foreclosure).....	40,000 00
Interest due and accrued on all said bonds and mortgage loans.....	15,967 83
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$430,301 00
Value of buildings mortgaged.....	308,400 00
Total value of said mortgaged premises.....	\$738,701 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 10-40 bonds, registered.....	\$125,000 00	\$146,375 00
U. S. 10-40 bonds, coupon.....	22,800 00	25,979 50
U. S. 5-20 bonds, coupon, issue of July, 1865.....	45,500 00	54,600 00
Alabama State bonds.....	10,000 00	6,822 75
South Carolina State bonds.....	20,000 00	2,500 00
Mississippi State bonds.....	2,000 00	1,700 00
Ohio corporation bonds, viz.:		
Piqua water works.....	10,000 00	10,000 00
Elmore school.....	8,000 00	8,000 00
Total par and market value.....	\$237,800 00	\$250,977 25

250,977 25

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
Cincinnati So. R. R. bonds.....	\$5,000 00	\$5,125 00	\$4,270 83	
Bank stock.....	8,000 00	10,000 00	8,000 00	
Cincinnati Gas Co.'s stock.....	2,600 00	5,250 00	4,375 00	
Warehouse receipts pig iron.....	3,625 00	3,625 00	2,920 00	
Norton Iron Works stock.....	5,000 00	5,000 00	3,500 00	
U. S. 5-20 bonds.....	25,000 00	30,000 00	25,000 00	
Norton Iron Works bonds.....	10,000 00	10,000 00	8,333 33	
Norton Iron Works bonds.....	20,000 00	20,000 00	16,666 66	
Cincinnati So. R. R. bonds.....	5,000 00	5,125 00	4,270 83	
Miami Valley Ins. Co. stock.....	7,200 00	7,200 00	5,000 00	
Mortgage assignment to Co.....	225 00	225 00	187 50	
Ohio stock.....	5,100 00	5,100 00	4,250 00	
U. S. bonds.....	2,500 00	3,000 00	2,500 00	
First National Bank stock.....	1,000 00	1,200 00	500 00	
Pomeroy Iron Co.'s stock and U. S. bonds.....	5,000 00	5,500 00	4,666 66	
Total amount.....	\$105,250 00	\$116,440 00	\$94,440 81	94,440 81
Cash belonging to the Company deposited in bank, in hands of treasurer.....				32,084 03
Net premiums in due course of collection.....				80,558 87
Bills receivable, not matured, taken for fire, marine and inland risks.....				10,382 61
Due from other companies for reinsurance on losses already paid.....				7,801 74
Aggregate amount of all the assets of the Company, stated at their actual value,				\$962,654 92

## ITEMS NOT ADMITTED AS AVAILABLE ASSETS.

Personal property.....	\$5,000 00
Loans on collaterals in excess of 20 per cent. margin.....	7,627 08
	\$12,627 08

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$23,378 50
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	51,263 91
Losses resisted, including interest, costs and other expenses thereon.....	25,645 16
Total gross amount of claims for losses.....	\$100,287 57
Deduct reinsurance thereon.....	1,270 00
Net amount of unpaid losses.....	\$99,017 57
Gross premiums received and receivable upon all unexpired <i>fire risks</i> , running <i>one year or less</i> from date of policy, \$552,772.46; reinsurance thereon at <i>fifty per cent.</i> .....	\$276,386 23
Gross premiums received and receivable upon all unexpired <i>fire risks</i> , running <i>more than one year</i> from date of policy, \$57,732.04; reinsurance thereon <i>pro rata</i> .....	38,068 11
Total amount required to safely reinsure all outstanding risks.....	314,454 34
Cash dividends to stockholders remaining unpaid.....	289 00
Total am't of all liabilities, except capital stock, scrip, reserve, and net surplus,	\$418,760 91
Joint-stock capital actually paid up in cash.....	500,000 06
Surplus beyond capital, as regards policyholders.....	48,894 01
Agg'te am't of all liabilities, incl. paid-up capital stock, reserve, and net surplus,	\$962,654 92

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Gross premiums received in cash, without any deduction,	\$788,811 42	\$56,660 92	
Deduct only reinsurance, rebate, abatement and return premiums.....	98,956 16	6,490 47	
Net cash actually received for premiums.....	\$689,855 26	\$50,170 45	\$690,025 71
Bills and notes received during the year for premiums, remaining unpaid.....		\$10,382 61	
Received for interest on bonds and mortgages.....			15,298 00
Received for interest and dividends on stocks and bonds, stock loans and from all other sources.....			14,208 73
Income received from all other sources, viz.: Rents.....			1,568 26
Aggregate amount of income actually received during the year in cash.....			\$721,100 70

## V.—EXPENDITURES.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$362,539 69	\$49,189 90	
Deduct amount received for salvages and reinsurance...	16,741 85	8,346 13	
Net amount paid during the year for losses.....	<u>\$345,797 84</u>	<u>\$40,843 77</u>	
			\$391,641 61
Cash dividends actually paid.....			25,000 00
Paid or allowed for commissions or brokerage.....			120,406 75
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			30,724 50
Paid for State, national and local taxes in this and other States.....			16,650 43
Rent, printing, postage, express, exchange, advertising, and miscellaneous expenses.....			96,404 27
Aggregate amount of actual expenditures during the year, in cash.....			<u>\$680,826 56</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$30,634,195 00	\$530,261 53	None.	None.
Written during the year.....	49,619,368 00	738,811 42	\$4,527,498 00	\$56,660 92
Total.....	<u>\$80,253,563 00</u>	<u>\$1,269,072 95</u>	<u>\$4,527,498 00</u>	<u>\$56,660 92</u>
Deduct those expired and marked off as terminated.....	37,381,568 00	631,578 42	4,527,498 00	56,660 92
In force at the end of the year.....	\$42,871,995 00	\$637,494 53	None.	None.
Deduct amount reinsured.....	1,178,563 00	26,990 03		
Net amount in force.....	<u>\$41,693,432 00</u>	<u>\$610,504 50</u>		
In force having not more than one year to run.....	\$37,181,895 00	\$552,772 46		
Having more than one, and not more than three years to run.....	8,947,622 00	48,999 91		
Having more than three years to run.....	563,915 00	8,732 13		
Net amount in force Dec. 31, 1875...	<u>\$41,693,432 00</u>	<u>\$610,504 50</u>		

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$290,420 00
Premiums received thereon.....	3,002 91
Losses incurred during year.....	3,518 34
Total losses paid during the year.....	<u>3,518 34</u>

## AMERICAN CENTRAL INSURANCE COMPANY—ST. LOUIS, MISSOURI.

Incorporated, February, 1853. Admitted to Kansas, September 26, 1871.

GEORGE T. CRAM, *President.*JAMES NEWMAN, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash.....	<u>\$300,000 00</u>
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## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Registered U. S. Bonds (currency), 6 per cent.....	\$200,000 00	\$246,000 00	
Registered U. S. Bonds (new coin loan).....	50,000 00	58,500 00	
Missouri State Bonds, 6 per cent.....	350,000 00	360,500 00	
Total par and market value.....	<u>\$600,000 00</u>	<u>\$665,000 00</u>	
			\$665,000 00
Cash in the Company's principal office.....			909 37
Cash belonging to the Company deposited in Bank of Commerce.....			8,580 55
Gross premiums in due course of collection.....			40,849 06
Aggregate amount of all the assets of the Company, stated at their actual value,			<u>\$715,338 98</u>

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$29,804 60	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	8,465 00	
Losses resisted, including interest, costs and other expenses thereon.....	4,600 00	
Net amount of unpaid losses.....		\$42,869 60
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running one year or less from date of policy, \$363,191.00; reinsurance thereon at fifty per cent.....	\$181,595 56	
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running more than one year from date of policy, \$130,617.26; reinsurance thereon <i>pro rata</i> .....	\$66,588 56	
Total amount required to safely reinsure all outstanding risks.....		248,184 06
Commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection.....		5,493 69
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....		\$296,547 35
Surplus beyond capital, as regards policyholders.....		800,000 00
		118,791 63
Aggregate amount of all liabilities, including paid-up capital, stock, scrip, reserve, and net surplus.....		\$715,338 98

## IV.—INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	<i>For fire risks.</i> \$557,778 71	
Deduct only reinsurance, rebate, abatement, and return premiums.....	69,207 47	
Net cash actually received for premiums (all fire).....		\$488,571 24
Received for interest on bonds and mortgages.....		82,074 23
Aggregate amount of income actually received during the year in cash.....		\$520,645 47

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$265,691 31	
Deduct amounts actually received for salvages and reinsurance in other companies.....	12,683 49	
Net amount paid during the year for losses.....		\$253,007 82
Cash dividends actually paid.....		35,000 00
Paid or allowed for commissions or brokerage.....		83,864 97
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		38,619 83
Paid for State, national and local taxes in this and other States.....		14,666 93
All other payments and expenditures.....		53,809 00
Aggregate amount of actual expenditures during the year in cash.....		\$478,968 55

## VI.—MISCELLANEOUS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of Dec. of the preceding year.....	\$32,170,666 00	\$534,814 13
Written during the year.....	35,579,671 00	534,769 13
Total.....	\$67,750,337 00	\$1,069,583 26
Deduct those expired and marked off as terminated.....	36,727,432 00	557,018 73
In force at the end of the year.....	\$31,022,905 00	\$512,564 53
Deduct amount reinsured.....	1,085,433 00	19,855 77
Net amount in force.....	\$29,937,472 00	\$493,208 76
In force having not more than one year to run.....	\$22,529,740 00	\$363,191 00
Having more than one and not more than three years to run.....	3,578,374 00	57,034 60
Having more than three years to run.....	3,829,358 00	72,983 16
Net amount in force December 31, 1875.....	\$29,937,472 00	\$493,208 76

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire, marine or inland risks written or renewed.....	\$1,022,267 00
Premiums received thereon.....	20,071 47
Losses incurred during the year.....	5,808 10
Total losses paid during the year.....	11,692 81

## THE AMERICAN FIRE INSURANCE COMPANY—PHILADELPHIA, PA.

Incorporated, February 28, 1810. Admitted to Kansas, March 1, 1875.

THOMAS R. MARIS, *President.*ALBERT C. L. CRAWFORD, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II.—ASSETS.

Value of real estate owned by company, unincumbered.....	\$150,100 00
Loans on bond and mortgage (first liens).....	405,739 50
Interest due and accrued on all said bond and mortgage loans.....	7,046 88
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$284,975 00
Value of buildings mortgaged (insured for \$345,300 as collateral).....	617,475 00
Total value of said mortgaged premises.....	\$902,450 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Par value.	Market value.
100 Shares North Pennsylvania R. R. stock.....	\$5,000 00	\$5,300 00
100 " Pennsylvania R. R. stock.....	5,000 00	5,250 00
18 " Philad. & Lancaster Turnpike Co.'s stock.....	900 00	36 00
250 " Centennial International Exhibition stock.....	2,500 00	Do not know.
Harrisb., Portsmt'h, Mt. Joy & Lancaster R. R. bonds...	10,000 00	10,000 00
Delaware R. R. Co.'s mortgage bonds.....	5,000 00	5,000 00
Nth Pennsylv. R. R. Co.'s first mortg. 6-per-cent. bonds,	14,000 00	14,840 00
Nth Pennsylv. R. R. Co.'s sec. mortg. 7-per-cent. bonds,	4,000 00	4,240 00
Pennsylv. R. R. Co.'s general mortg. bonds, registered...	20,000 00	20,600 00
Pennsylv. R. R. Co.'s consol. 6-per-cent. mortg. b'ds, reg.,	20,000 00	18,800 00
Philad., Wilmington & Baltimore R. R. bonds.....	10,000 00	10,000 00
Delaware & Raritan Canal and Camden & Amboy R. R.		
and Transportation Co.'s mortg. bonds, 1889.....	24,000 00	25,200 00
Elmira & Williamsport R. R. bonds.....	1,000 00	550 00
Little Schuylkill Navigation R. R. and Coal Co.'s bonds,	5,000 00	5,100 00
Schuylkill Navigation Co.'s first mortg. bonds.....	12,000 00	11,400 00
Chesapeake & Delaware Canal Co.'s mortg. bonds.....	10,000 00	8,700 00
Lehigh Coal & Navigation Co.'s bonds, 1884.....	20,000 00	20,400 00
Lehigh Coal & Navigation Co.'s loan, 1897, registered...	20,000 00	20,700 00
Susquehanna Canal Co.'s mortgage bonds.....	7,000 00	5,425 00
Delaware Division Canal Co.'s mortgage bonds.....	15,000 00	14,700 00
Schuylkill Navigation Co.'s mortgage loan, 1882.....	1,225 00	992 25
City and County of Erie.....	1,500 00	1,280 00
City of Cincinnati, Ohio, municipal bonds.....	30,000 00	30,750 00
Loan of State of Tennessee, 6-per-cent. new.....	14,000 00	5,600 00
Loan of State of Tennessee, 6-per-cent. old.....	10,000 00	4,000 00
U. S. 5-per-cent. registered bonds, funded loan of 1881...	20,000 00	23,350 00
American Steamship Co.'s loan, guar. by Penn. R. R. Co.,	15,000 00	11,400 00
Total par and market value.....	\$302,225 00	\$283,613 25

283,613 25

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
U. S. 5-20 loan, 6's, (May and November).....	\$19,500 00	\$22,620 00	\$18,500 00
600 Shares Pennsylvania R. R. stock.....	30,000 00	31,500 00	25,000 00
100 " Pennsylvania R. R. stock.....	5,000 00	5,250 00	3,500 00
2000 " Cambria Iron Co.'s stock.....	25,000 00	32,000 00	20,000 00
200 " Penn. Salt Manuf'g Co.'s stock.....	10,000 00	15,200 00	
100 " Lehigh Valley R. R. stock.....	5,000 00	6,200 00	22,208 33
100 " Pennsylvania R. R. stock.....	5,000 00	5,250 00	
400 " Lehigh Valley R. R. stock.....	20,000 00	24,800 00	20,000 00
100 " Lehigh Valley R. R. stock.....	5,000 00	6,200 00	
200 " Penn. Salt Manuf'g Co.'s stock.....	10,000 00	15,200 00	20,000 00
100 " Pennsylvania R. R. stock.....	5,000 00	5,250 00	
\$3,000 Lehigh Valley R. R. bonds, 7 per cent.....	3,000 00	3,330 00	
25 Shares Nesquehoning Valley R. R. stock...	1,250 00	1,375 00	3,837 50
20 " Delaware County Nat. Bank stock.....	2,000 00	2,500 00	2,000 00
35 " Delaware County Nat. Bank stock.....	3,500 00	4,375 00	3,000 00
100 " Hestonville, Mantua & Fairmount			
Passenger R. W. Co.'s stock.....	5,000 00	3,850 00	
\$3,000 Huntingdon & Broad Top Mount'n Co.'s			
bonds, first mortg.....	3,000 00	3,180 00	10,000 00
\$3,165.04 Schuylkill Nav. Co.'s bonds, 1st M.....	3,165 04	3,006 79	
220 Shares Buck Mountain Coal Co.'s stock.....	11,000 00	6,600 00	
200 " Lehigh Coal & Nav. Co.'s stock.....	10,000 00	10,000 00	10,000 00
50 " Penn. Salt Manuf'g Co.'s stock.....	2,500 00	3,800 00	

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
\$8,000 Susquehanna Canal Co.'s bonds.....	8,000 00	6,200 00	4,000 00	
25 Shares Andover Iron Co.'s stock.....	2,500 00	3,125 00		
\$2,000 Lehigh Coal & Nav. Co.'s gold bonds.....	2,000 00	2,070 00	2,558 33	
\$1,000 Delaware County, Pa., bond.....	1,000 00	1,000 00		
50 Shares Philad. Warehouse Co.'s stock.....	5,000 00	5,400 00	20,000 00	
\$9,000 Pittsb., Cinc. & St. Louis R. W. bonds.....	9,000 00	7,200 00		
\$13,000 Philad. & Erie R. R. bonds.....	13,000 00	11,830 00	10,000 00	
200 Shares Pennsylv. R. R. stock.....	10,000 00	10,500 00		
50 " Penn. Salt Manuf'g Co.'s stock.....	2,200 00	3,800 00		
Total amount.....	\$236,915 00	\$262,611 79	\$194,604 16	\$194,604 16
All other loans: Ground rent, well secured.....				41,040 83
Cash in the Company's principal office.....				2,241 84
Cash belonging to the Company deposited in Bank of North America \$63,580.57, Fidelity Insurance Trust & Life Deposit Co. \$30,431.43.....				94,012 00
Interest due and accrued on stocks not included in "market value".....				4,501 67
Interest due and accrued on collateral loans.....				1,060 46
Gross premiums in due course of collection.....				31,535 26
Rents due and accrued.....				963 88
Aggregate amount of all the assets of the Company, stated at their actual value,				\$1,216,448 73

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$4,095 84
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## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$28,441 18
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	20,378 50
Losses resisted, including interest, costs and other expenses thereon.....	5,210 23
Net amount of unpaid losses.....	\$54,029 86
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$420,773.47; reinsurance thereon at fifty per cent.....	\$210,386 73
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$43,351.27; reinsurance thereon pro rata.....	\$23,812 53
Total amount required to safely reinsure all outstanding risks.....	234,199 26
Amount reclaimed by the insured on perpetual fire insurance policies.....	273,230 89
Cash dividends to stockholders remaining unpaid.....	528 00
All other demands against the Company.....	9,227 39
Total am't of all liabilities, except capital stock, scrip, reserve, and net surplus...	\$571,215 40
Joint-stock capital actually paid up in cash.....	400,000 00
Surplus beyond capital, as regards policyholders.....	249,329 17
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$1,220,544 57

## IV.—INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	<i>For fire risks.</i> \$491,941 23
Deduct only reinsurance, rebate, abatement, and return premiums.....	46,646 19
Net cash actually received for premiums (all fire).....	\$445,295 04
Received for interest on bonds and mortgages.....	25,308 71
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	30,152 88
Income received from all other sources.....	7,692 96
Deposit premiums (less five per cent.) received for perpetual fire risks,	\$9,711 52
Aggregate amount of income actually received during the year in cash.....	\$508,449 59

## V.—EXPENDITURES DURING THE YEAR.

Net amount actually paid for losses.....	\$199,059 15
Cash dividends actually paid.....	32,484 00
Paid or allowed for commissions or brokerage.....	204 88
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	117,877 04
Paid for State, national and local taxes in this and other States.....	18,019 43
All other payments and expenditures.....	7,220 99
Amount of deposit premium returned during the year on perpetual risks.....	\$3,701 89
Aggregate amount of actual expenditures during the year in cash.....	\$369,865 49



## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$34,162,526	\$406,631 00
Written during the year.....	43,532,083	491,941 23
Total.....	\$77,694,609	\$898,572 33
Deduct those expired and marked off as terminated.....	40,220,389	434,448 09
In force at the end of the year.....	\$37,474,220	\$464,124 74
Deduct amount reinsured.....	191,812	1,557 94
Net amount in force.....	\$37,282,408	\$462,566 80
In force having not more than one year to run.....	\$34,871,714	\$420,773 47
Having more than one and not more than three years to run.....	2,460,506	39,214 42
Having more than three years to run.....	142,000	4,136 85
Perpetual risks in force and interest premiums.....	11,003,850	287,611 46
Net amount in force December 31, 1875.....	\$48,478,070	\$751,736 20

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine, or inland risks, written or renewed.....	\$188,300 00
Premiums received thereon.....	2,621 65
Losses incurred during the year.....	None.
Total losses paid during the year.....	None.

## ATLAS INSURANCE COMPANY—HARTFORD, CONN.

Incorporated, June 11, 1872. Admitted to Kansas, January 29, 1874.

J. H. SPRAGUE, *President.*E. B. HUNTINGTON, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

Loans on bond and mortgage (first liens).....	\$193,870 00
Interest accrued on all said bond and mortgage loans.....	8,108 00
Value of the lands and buildings mortgaged (insured for \$79,800.00 as collateral).....	\$561,888 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. bonds, 1876.....	\$10,000 00	\$11,950 00	
City of Terre Haute bonds.....	25,000 00	25,000 00	
City of Evansville bonds.....	20,000 00	17,000 00	
600 shares National Exchange Bank stock.....	30,000 00	39,000 00	
124 shares Charter Oak National Bank stock.....	12,400 00	16,740 00	
100 shares Mercantile National Bank stock.....	10,000 00	13,200 00	
140 shares American National Bank stock.....	7,000 00	10,500 00	
75 shares Farmers & Mechanics National Bank stock.....	7,500 00	9,975 00	
50 shares First National Bank stock.....	5,000 00	7,075 00	
48 shares Etna National Bank stock.....	4,800 00	6,336 00	
40 shares U. S. Trust Co. stock.....	4,000 00	4,000 00	
20 shares Connecticut Trust Co. stock.....	2,000 00	2,000 00	
25 shares Security Company stock.....	2,500 00	2,500 00	
Total par and market value.....	\$140,200 00	\$163,276 00	165,276 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
100 shares N. Y., N. H. & H. R. R. Co. stock.....	\$10,000 00	\$13,500 00	\$10,000 00
10 " Mercantile National Bank stock.....	1,000 00	1,250 00	1,000 00
14 " D. M. Canal Co. stock.....	1,400 00	1,610 00	1,841 66
9 " Etna Life Insurance Co. stock.....	900 00	2,700 00	2,500 00
12 " U. S. Trust Co. stock.....	1,200 00	1,200 00	
40 " Willimantic Linen stock.....	1,000 00	2,500 00	1,350 00
6 " Hartford City Gas Co. stock.....	150 00	270 00	
1 U. S. bond.....	100 00	120 00	500 00
2 shares City Bank stock.....	200 00	220 00	
10 " First National Bank stock.....	1,000 00	1,400 00	1,166 66
7 " Etna Life Insurance Co. stock.....	700 00	2,100 00	1,250 00
10 " Hartford Bridge Co. stock.....	1,600 00	1,600 00	750 00

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
2 U. S. bonds.....	2,000 00	2,400 00		
1 share Connecticut State Bank stock.....	1,000 00	1,100 00		
20 shares American National Bank stock.....	1,000 00	1,500 00	6,691 67	
22 " D. & M. Canal Co. stock.....	2,200 00	2,530 00		
5 " Union Manufacturing Co. stock.....	500 00	500 00		
20 " Hartford Steam Boiler & Inspection Co. st'k.	600 00	1,200 00	300 00	
40 " Merchants Loan & Trust Co. stock.....	4,000 00	4,000 00	2,500 00	
1 bond City of Bloomington, Ill.....	500 00	500 00	416 67	
1 bond Town of Haddam.....	500 00	500 00		
1 bond Town of Essex.....	2,000 00	2,000 00	2,083 33	
Total amount.....	\$33 550 00	\$44,700 00	\$31,749 99	\$31,749 99
Cash in the Company's principal office.....				8,698 31
Cash belonging to the Company deposited in bank: U. S. Trust Co., \$34,605.42; National Exchange Bank, \$4,663.15; total.....				39,268 57
Interest due and accrued on stocks not included in "market value".....				632 00
Interest due and accrued on collateral loans.....				150 85
Gross premiums in due course of collection.....				62,728 58
Non-resident tax.....				655 00
Bills receivable for premiums.....				3,791 25
Premiums on gold.....				39 00
Aggregate amount of all assets of the Company, stated at their actual value.....				\$514,947 55

## ITEMS NOT ADMITTED AS ASSETS.

Office furniture.....	\$3,670 91
Loans on collaterals in excess of 20 per cent. margin.....	1,550 01
	\$3,220 91

## III.—LIABILITIES.

Net amount of unpaid losses.....	\$68,160 91
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$414,402.78; reinsurance thereon at <i>fifty per cent.</i> .....	\$207,201 39
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$42,639.11; reinsurance thereon <i>pro rata</i> .....	30,915 66
Total amount required to safely reinsure all outstanding risks.....	238,117 05
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus.....	304,277 96
Joint-stock capital actually paid up in cash.....	200,000 00
Surplus beyond capital, as regards policyholders.....	10,669 59
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$514,947 55

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>
Gross cash received for premiums.....	\$557 473 96
Deduct only reinsurance, rebate, abatement and return premiums.....	40,366 33
Net cash actually received for premiums (all <i>fire</i> ).....	\$517,107 63
Received for interest on bonds and mortgages, and dividends on stocks.....	29,896 47
Premium on gold.....	934 97
Salvage.....	1,983 31
Aggregate amount of income actually received during the year in cash.....	\$550,022 38

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$334,910 66
Cash dividends actually paid.....	24,000 00
Paid or allowed for commissions or brokerage.....	77,777 98
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	81,921 52
Paid for State, national and local taxes in this and other States.....	10,179 43
Aggregate amount of actual expenditures during the year, in cash.....	\$528,789 59

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$21,222 876 00	\$388,958 52
Written during the year.....	35,091,887 00	557,473 96
<b>Total.....</b>	<b>\$56,314,763 00</b>	<b>\$946,432 48</b>
Deduct those expired and marked off as terminated.....	30,418,294 00	488,121 20
<b>In force at the end of the year.....</b>	<b>\$25,896,469 00</b>	<b>\$458,311 28</b>
Deduct amount reinsured.....	72,607 00	1,269 39
<b>Net amount in force.....</b>	<b>\$25,823,862 00</b>	<b>\$457,041 89</b>
<b>In force having not more than one year to run.....</b>	<b>\$23,897,657 00</b>	<b>\$414,402 78</b>
<b>Having more than one and not more than three years to run.....</b>	<b>1,233,545 00</b>	<b>27,654 21</b>
<b>Having more than three years to run.....</b>	<b>692,660 00</b>	<b>14,984 90</b>
<b>Net amount in force Dec. 31, 1875.....</b>	<b>\$25,823,862 00</b>	<b>\$457,041 89</b>

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875	
Fire, marine or inland risks written or renewed.....	\$141,725 00
Premiums received thereon.....	2,991 10
Losses incurred during year.....	None.

## CITIZENS INSURANCE COMPANY—NEWARK, NEW JERSEY.

Incorporated, April 28, 1869. Admitted to Kansas, September 18, 1874.

JOSEPH M. SMITH, *President.*A. PAUL SCHARFF, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

Loans on bond and mortgage (first liens).....	\$192,853 16
Loans on bond and mortgage (first liens) upon which more than one year's interest is due.....	6,158 84
Interest due and accrued on all said bond and mortgage loans.....	4,606 18
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$470,000
Value of buildings mortgaged (insured for \$143,100 as collateral).....	320,450
<b>Total value of said mortgaged premises.....</b>	<b>\$740,450</b>

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Citizens Gas Light Co.'s 1st mortgage convertible bonds....	\$13,000 00	\$13,000 00	
Essex County bounty bonds.....	200 00	200 00	
Bassair County bonds.....	500 00	500 00	
Newark & New York Railroad bonds.....	1,000 00	1,000 00	
Richmond, Va., City bonds.....	10,000 00	10,000 00	
U. S. Registered 10-40 bonds.....	40,000 00	47,000 00	
U. S. 5-20 6 per cent. coupon bonds (new '65s).....	60,000 00	72,375 00	
<b>Total par and market value.....</b>	<b>\$124,700 00</b>	<b>\$144,075 00</b>	<b>144,075 00</b>

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
First National Bank of Newark.....	\$4,000 00	\$4,800 00	\$3,500 00	15,600 00
North Ward National Bank.....	12,000 00	12,720 00	10,100 00	12,350 00
Citizens Gas Light Company.....	2,500 00	2,250 00	2,000 00	9,154 415
North Ward National Bank.....	900 00	954 00		33,114 10
<b>Total amount.....</b>	<b>\$19,400 00</b>	<b>\$20,724 00</b>	<b>\$15,600 00</b>	
Call loans secured by real-estate mortgages (first lien).....				15,600 00
Cash in the Company's principal office.....				12,350 00
Cash belonging to the Company deposited in { North Ward National Bank.....			\$13,114.10	33,114 10
Peoples Savings Bank.....			20,000.00	
Interest due and accrued on stocks not included in "market value".....				1,190 08
Interest due and accrued on collateral loans.....				578 42
Gross premiums in due course of collection.....				52,814 29
<b>Aggregate amount of all assets of the Company, stated at their actual value.....</b>				<b>\$472,093 72</b>

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$30,165 50	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,330 74	
Losses resisted, including interest, costs and other expenses thereon.....	2,750 00	
Total gross amount of claims for losses.....	\$51,216 24	
Deduct reinsurance thereon.....	2,467 40	
Net amount of unpaid losses.....		\$48,778 84
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$328,149.30; reinsurance thereon at <i>fifty per cent.</i> .....	\$164,074 65	
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$28,972.69; reinsurance thereon <i>pro rata</i> .....	20,092 60	
Total amount required to safely reinsure all outstanding risks.....		184,167 25
Principal unpaid on scrip or certificates of profits, which have been authorized or ordered to be redeemed.....		70 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....		3,366 94
Commissions, brokerage and other charges due and to become due.....		11,685 16
Total am't of all liabilities, except capital stock, scrip, reserve, and net surplus..	\$248,068 19	
Joint-stock capital actually paid up in cash.....	200,000 90	
Surplus beyond capital, as regards policyholders.....	24,025 53	
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....		\$472,093 72

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$529,620 31	
Deduct only reinsurance, rebate, abatement, and return premiums.....	56,917 66	
Net cash actually received for premiums (all fire).....		\$472,702 65
Received for interest on bonds and mortgages.....		14,382 53
Received for interest and dividends on stocks and bonds, stock loans and from all other sources.....		7,957 15
Aggregate amount of income actually received during the year in cash.....		\$495,042 33

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$231,895 22	
Deduct all amounts actually received for salvages and reinsurance in other companies.....	7,565 51	
Net amount paid during the year for losses.....		\$224,329 71
Cash dividends actually paid.....		26,000 00
Interest paid to scrip-holders.....		14 60
Scrip or certificates of profits redeemed in cash.....		227 00
Paid or allowed for commissions or brokerage.....		115,442 76
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		11,575 11
Paid for State, national and local taxes in this and other States.....		7,877 25
All other payments and expenditures.....		32,897 71
Aggregate amount of actual expenditures during the year, in cash.....		\$418,363 94

## VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		
	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$15,646,350 00	\$250,359 40
Written during the year.....	25,377,153 00	405,507 59
Total.....	\$41,023,503 00	\$655,866 99
Deduct those expired and marked off as terminated.....	17,528,372 09	285,955 11
In force at the end of the year.....	\$23,495,131 00	\$369,911 88
Deduct amount reinsured.....	982,573 00	12,789 89
Net amount in force.....	\$22,512,558 00	\$357,121 99
In force having not more than one year to run.....	\$20,421,887 00	\$328,149 30
Having more than one and not more than three years to run.....	1,763,096 00	23,141 62
Having more than three years to run.....	327,575 00	6,831 07
Net amount in force Dec. 31, 1875.....	\$22,512,558 00	\$357,121 99

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$247,298 00
Premiums received thereon.....	4,705 45
Losses incurred during year.....	1,153 65
Total losses paid during the year.....	456 72

## CITIZENS INSURANCE COMPANY—ST. LOUIS, MISSOURI.

Incorporated, February, 1837. Admitted to Kansas, March 18, 1875.

E. O. STANARD, *President.*JOHN P. HARRISON, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$6,250 00
Loans on bonds and mortgage, first liens.....	37,866 00
Value of the lands mortgaged, exclusive of buildings and perishable im- provements.....	\$80,000 00
Value of buildings mortgaged.....	13,000 00
Total value of said mortgaged premises.....	\$93,000 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Par value.	Market value.	
First-mortgage bonds, N. Mo. R. R.....	\$100,000 00	\$90,000 00	
Missouri State bonds.....	50,000 00	51,500 00	
City of St. Louis bonds, gold.....	50,000 00	53,000 00	
St. Louis Elevator bonds.....	60,000 00	62,400 00	
St. Louis Chamber of Commerce bonds.....	20,000 00	20,800 00	
St. Louis Chamber of Commerce stock.....	5,000 00	2,000 00	
Venice Elevator stock.....	10,000 00	5,000 00	
Second National Bank stock.....	3,000 00	2,550 00	
Yeager Milling Co. stock.....	12,800 00	19,200 00	
Total par and market value.....	\$310,800 00	\$306,450 00	306,450 00

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.	
119 shares St. Louis Elevator stock.....	\$11,900 00	\$9,520 00	\$7,933 33	
14 shares St. Louis Elevator stock.....	1,400 00	1,120 00	933 33	
15 shares St. Louis Democrat stock.....	15,000 00	10,000 00	5,500 00	
Total amount.....	\$28,300 00	\$20,640 00	\$14,366 66	14,366 66
Cash in the Company's principal office.....				2,028 50
Cash belonging to the Company deposited in Boatman's Savings Bank, \$19,746.93; Mer- cantile Bank, \$4,288.81; total.....				23,985 74
Net premiums in due course of collection.....				25,925 11
Aggregate amount of all assets of the Company, stated at their actual value.....				\$416,872 01

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$133 34
Commercial paper .....	13,250 00
	\$13,383 34

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$21,628 00
Gross losses in process of adjustment, or in suspense, including all re- ported and supposed losses.....	7,240 00
Losses resisted, including interest, costs and other expenses thereon.....	2,143 00
Net amount of unpaid losses.....	\$31,011 00.

Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$170,487.00; reinsurance thereon at <i>fifty per cent</i> .....	\$85,243 00
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$10,023.00; reinsurance thereon <i>pro rata</i> .....	6,988 00
Gross premiums (including both cash and bills, without any deduction,) received and receivable upon all unexpired <i>inland navigation</i> risks, \$150.00; reinsurance thereon at <i>fifty per cent</i> .....	75 00
Total amount required to safely reinsure all outstanding risks.....	\$92,306 00
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....	\$123,817 00
Surplus beyond capital, as regards policyholders.....	200,000 00
	93,555 01
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$416,872 01

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	<i>Marine and inland risks.</i>
Gross premiums received in cash.....	\$202,027 48	\$10,141 21
Deduct only reinsurance, rebate, abatement and return premiums.....	4,274 69	949 85
Net cash actually received for premiums.....	\$197,752 79	\$9,191 36
		\$206,944 15
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		22,087 99
Aggregate amount of income actually received during the year in cash.....		\$229,032 14

## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses.....	\$95,696 32	\$2,638 55
Deduct all amounts actually received for salvages.....		922 22
Net amount paid during the year for losses.....	\$95,696 32	\$1,716 34
		\$97,412 66
Cash dividends actually paid.....		19,925 00
Paid or allowed for commissions or brokerage.....		36,829 70
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		8,000 00
Paid for State, national and local taxes in this and other States.....		7,676 27
All other payments and expenditures.....		12,605 09
Aggregate amount of actual expenditures during the year, in cash.....		\$182,448 72

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of Dec. of preceding year...	\$9,562,373	\$166,683 22	\$50,000	\$500 00
Written during the year.....	16,065,555	202,027 48	1,314,063	10,141 21
Total.....	\$25,617,928	\$368,710 70	\$1,364,063	\$10,641 21
Deduct those expired and marked off as terminated.....	15,185,012	187,852 80	1,340,063	10,491 21
In force at the end of the year.....	\$10,482,916	\$181,857 90	\$24,000	\$150 00
Deduct amount reinsured.....	102,750	847,000 00		
Net amount in force.....	\$10,380,166	\$180,510 40		
In force, having not more than one year to run, Having more than one and not more than three years to run.....	\$9,671,512	\$170,487 00		
Having more than three years to run.....	411,154	6,441 00		
	207,500	3,582 90		
Net amount in force Dec. 31, 1875.....	\$10,380,166	\$180,510 90		

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$48,275 00
Premiums received thereon.....	1,017 65
Losses incurred during the year.....	None.

## CONNECTICUT FIRE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated, June, 1850. Admitted to Kansas, April 11, 1873.

M. BENNETT, JR., *President.*CHARLES R. BURT, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. bonds, sizes of 1881.....	\$120,000 00	\$145,200 00	
U. S. 5-20 bonds, registered.....	22,000 00	28,620 00	
U. S. 5-20 bonds of 1867.....	8,000 00	9,680 00	
State of Connecticut bonds.....	30,000 00	31,200 00	
City of New Britain (Water Loan) bonds.....	15,000 00	15,750 00	
City of Hartford bonds.....	30,000 00	30,900 00	
City of Hartford school bonds.....	3,500 00	3,675 00	
Cincinnati and Indianapolis Railroad Co. bonds.....	10,000 00	9,200 00	
Michigan Central Railroad Co. bonds.....	20,000 00	20,000 00	
Jackson, Lansing & Saginaw Railroad Co. bonds.....	40,000 00	40,000 00	
Chicago & Iowa Railroad Co. bonds.....	20,000 60	18,000 00	
Burlington & Missouri River in Nebraska R. R. Co. bonds.....	10,000 00	10,000 00	
New York, New Haven & Hartford Railroad Co. bonds.....	40,000 00	42,000 00	
City of Middletown, Conn., bonds.....	10,000 00	10,000 00	
City of Middletown, Conn., bonds.....	10,000 00	10,300 00	
Toledo Board of Education bonds.....	10,000 00	10,300 00	
Erie (Penn.) consolidated bonds.....	10,000 00	10,000 00	
Tiffin Gas Company bonds.....	25,000 00	25,000 00	
238 shares Importers and Traders Nat. Bank stock, N. Y.,	28,800 00	47,600 00	
268 shares Farmers and Mech's Nat. Bank stock, Hartford,	26,800 00	34,840 00	
200 shares National Exchange Bank stock, Hartford.....	10,000 00	12,000 00	
300 shares Hartford National Bank stock, Hartford.....	30,000 00	48,000 00	
200 shares First National Bank stock, Hartford.....	20,000 00	28,000 00	
100 shares Etna National Bank stock, Hartford.....	10,000 00	12,700 00	
107 shares Phoenix National Bank stock, Hartford.....	10,700 00	17,120 00	
62 shares Charter Oak National Bank stock, Hartford.....	6,200 00	8,060 00	
50 shares Boston & Albany Railroad Company stock.....	5,000 00	6,650 00	
100 shares Pittsburgh, Ft. W. & Chicago R. R. Co. stock.....	10,000 00	9,700 00	
500 shares N. Y., New Haven & Hartford R. R. Co. stock,	50,000 00	72,000 00	
Total par and market value.....	\$636,000 00	\$764,495 00	\$764,495 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
200 shares New York, New Haven & Hartford Rail-	\$20,000 00	\$28,800 00	\$21,500 00	
road Company stock.....				
50 shares New York, New Haven & Hartford Rail-	5,000 00	7,200 00	4,000 00	
road Company stock.....				
Total amount.....	\$25,000 00	\$36,000 00	\$25,500 00	
Cash in the Company's principal office.....				25,500 00
Cash belonging to the Company deposited in National Exchange Bank \$81,517.62, First				1,636 40
National Bank \$31,497.41.....				113,015 08
Premiums in due course of collection.....				37,577 92
Aggregate amount of all the assets of the Company, stated at their actual value,				\$942,224 35

## III.—LIABILITIES.

Gross losses in process of adjustment or in suspense, including all re-			
ported and supposed losses.....	\$16,812 00		
Losses resisted, including interest, costs and other expenses thereon....	5,060 00		
Net amount of unpaid losses.....			\$21,872 00
Gross premiums received and receivable upon all unexpired fire risks,			
running one year or less from date of policy, \$292,819.57; reinsurance			
thereon at fifty per cent.....	\$146,409 78		
Gross premiums received and receivable upon all unexpired fire risks,			
running more than one year from date of policy, \$40,210.90; reinsur-			
ance thereon pro rata.....	27,606 80		
Total amount required to safely reinsure all outstanding risks.....			174,016 58
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus.....			195,888 58
Joint-stock capital actually paid up in cash.....			500,000 00
Surplus beyond capital, as regards policyholders.....			246,335 77
Aggregate amount of all liabilities, including paid-up capital stock, scrip, re-			
serve, and net surplus.....			\$942,224 35

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$364,093 67	
Deduct only reinsurance, rebate, abatement, and return premiums.....	89,159 55	
Net cash actually received for premiums (all fire) .....		\$324,934 12
Received for interest and dividends on stocks and bonds, stock loans and from all other sources .....		56,177 84
Aggregate amount of income actually received during the year in cash.....		\$381,111 96

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$471,583 00	
Deduct all amounts actually received for salvages, and for reinsurance in other companies.....	5,074 17	
Net amount paid during the year for losses.....		\$166,508 83
Cash dividends actually paid.....		75,000 00
Paid or allowed for commissions or brokerage.....		48,287 78
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		15,504 78
Paid for State, national and local taxes in this and other States.....		8,610 86
All other payments and expenditures.....		23,883 37
Aggregate amount of actual expenditures during the year, in cash.....		\$337,795 62

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$25,372,400 00	\$341,436 86
Written during the year.....	30,980,300 00	366,924 45
Total .....	\$56,352,700 00	\$708,361 31
Deduct those expired and marked off as terminated.....	28,325,200 00	363,108 39
In force at the end of the year.....	\$28,027,500 00	\$345,252 92
Deduct amount reinsured.....	960,400 00	12,222 45
Net amount in force.....	\$27,067,100 00	\$333,030 47
In force having not more than one year to run.....	\$22,481,700 00	\$292,819 57
Having more than one and not more than three years to run.....	2,894,600 00	25,118 15
Having more than three years to run.....	1,690,800 00	15,092 75
Net amount in force Dec. 31, 1875.....	\$27,067,100 00	\$333,030 47

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$234,300 00
Premiums received thereon.....	2,744 12
Losses incurred during year.....	1,191 20
Total losses paid during the year.....	1,954 68

## CONTINENTAL INSURANCE COMPANY—NEW YORK.

Incorporated, November, 1852. Admitted to Kansas, October 11, 1871.

GEORGE T. HOPE, *President.*CYRUS PECK, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$680,000 00
Loans on bond and mortgage (first liens).....	589,700 00
Interest due and accrued on all said bond and mortgage loans.....	15,486 25
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$859,325 00
Value of the buildings mortgaged, (insured for \$602,600.00 as collateral),.....	975,250 00
Total value of said mortgaged premises .....	\$1,834,575 00



## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Par value.	Market value.
250 shares American Exchange National Bank stock...	\$25,000 00	\$29,000 00
5 shares Bank of America stock.....	500 00	750 00
20 shares Bank of Commerce stock.....	2,000 00	2,800 00
35 shares Dry-Goods Bank stock.....	3,500 00	2,800 00
1140 shares Mechanics National Bank stock.....	28,500 00	41,325 00
500 shares Merchants National Bank stock.....	25,000 00	30,500 00
250 shares Mercantile National Bank stock.....	25,000 00	28,500 00
250 shares Metropolitan Bank stock.....	25,000 00	38,000 00
100 shares Nassau Bank stock.....	10,000 00	10,300 00
1250 shares Phenix National Bank stock.....	25,000 00	25,000 00
175 shares St. Nicholas National Bank stock.....	17,500 00	18,025 00
200 shares Central Trust Co. stock.....	20,000 00	20,400 00
200 shares Delaware & Hudson Canal Co. stock.....	20,000 00	24,600 00
20 shares N. Y. Guaranty and Indemnity Co. (consolidated) stock.....	2,000 00	2,500 00
1000 shares N. Y. & Harlem R. R. Co. stock.....	50,000 00	66,500 00
\$10,000 Alabama 8-per-cent. old bonds.....	10,000 00	2,500 00
11,500 South Carolina 6-per-cent. consolidated bonds..	11,500 00	5,175 00
20,000 Tennessee 6-per-cent. old bonds.....	20,000 00	8,000 00
6,000 Tennessee 6-per-cent. funding bonds.....	6,000 00	2,400 00
100,000 U. S. 6-per-cent. bonds, 1881, registered.....	100,000 00	120,900 00
400,000 U. S. 6-per-cent. bonds, currency.....	400,000 00	490,000 00
Total par and market value.....	\$826,500 00	\$961,575 00

\$961,575 00

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
16 shares Hanover National Bank stock.....	\$1,600 00	\$1,360 00	\$1,200 00
50 " Metropolitan National Bank stock.....	5,000 00	6,600 00	
50 " Central National Bank stock.....	3,750 00	3,750 00	
25 " Fulton Bank (Brooklyn) stock.....	1,875 00	1,687 50	10,000 00
10 " Ridgewood Insurance Co. stock.....	1,000 00	1,000 00	
191 " United States Life Ins. Co. stock.....	9,500 00	14,325 00	9,000 00
50 " Nassau Bank stock.....	5,000 00	5,150 00	4,500 00
10 " Equitable Life Ins. Co. of U. S. stock.....	1,000 00	1,250 50	1,000 00
50 " N. Y. Cent. & Hud. R. R. Co. stock.....	5,000 00	5,000 00	4,000 00
50 " 42d St. & Grand St. Ferry R. R. Co. (N. Y.) stock.....	5,000 00	6,250 00	5,000 00
10 " United States Trust Company.....	1,000 00	3,000 00	1,800 00
225 " Brooklyn City R. R. Co. stock.....	2,250 00	4,050 00	
40 " Broadway Insurance Co. stock.....	1,000 00	1,750 00	2,000 00
40 " Safe Deposit Co. stock.....	1,000 00	1,050 00	
16 " Delaware & Hudson Canal Co. stock..	1,600 00	1,968 00	2,000 00
310 " Phenix National Bank stock.....	6,200 00	6,200 00	5,000 00
150 " St. Nicholas National Bank stock.....	15,000 00	15,450 00	12,875 00
20 " Universal Life Insurance Co. stock.....	2,000 00	2,300 00	1,400 00
250 " White's Bank of Buffalo stock.....	25,000 00	25,000 00	
250 " Central Trust Co. stock.....	25,000 00	25,500 00	
30 " Bank of Commerce (in N. Y.) stock..	3,000 00	3,450 00	50,000 00
30 " Oneida County Bank (Utica, N. Y.) st'k.	3,000 00	3,450 00	
300 " Rensselaer and Saratoga R. R. Co. st'k.	30,000 00	34,500 00	30,000 00
200 " Rensselaer and Saratoga R. R. Co. st'k.	20,000 00	23,000 00	20,000 00
2 bonds (\$1,000 each) U. S. 6s 5-20s, 1865.....	2,000 00	2,340 00	1,950 00
1 bond N. Y. City, 7 per cent.....	10,000 00	10,500 00	8,750 00
Total amount.....	\$186,325 00	\$209,880 50	\$170,475 00

170,475 00  
2,873 79

Cash in Company's principal office.....		
Cash belonging to the Company deposited in St. Nicholas National Bank, \$98,754.21; Fulton Bank, Brooklyn, \$11,702.60; Dime Savings Bank, Brooklyn, E. D., \$3,843.48; United States Trust Co., N. Y., 50,000.00; Central Trust Co., N. Y., 100,000.00.....		266,674 08
Interest due and accrued on collateral loans.....		2,245 46
Gross premiums in due course of collection.....		146,584 85
Rents due and accrued.....		11,000 00

Aggregate amount of all assets of the Company, stated at their actual value..... \$2,843,740 64

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$1,425 00
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## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$56,992 61
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	97,917 89
Losses resisted, including interest, costs and other expenses thereon.....	15,500 00

\$170,410 00

Net amount of unpaid losses.....	
Gross premiums received and receivable upon all unexpired <i>pro</i> risks running one year or less from date of policy, \$1,006,198.67; reinsurance thereon at <i>fifty</i> per cent.....	\$508,099 83
Gross premiums received and receivable upon all unexpired <i>pro</i> risks, running more than one year from date of policy, \$576,619.45; reinsurance thereon <i>pro rata</i> .....	448,328 09

Amount required to safely reinsure all outstanding risks..... 961,427 42

Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	\$25,018 00
Interest due and declared remaining unpaid or uncalled for.....	12,759 94
Cash dividends to stockholders remaining unpaid.....	219 78
Commissions, brokerage and other charges due and to become due to agents and brokers,	29,316 97
Total amount of all liabilities, except capital stock, and net surplus.....	\$1,188,152 11
Joint-stock capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	684,588 53
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	\$55,792 00
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$2,843,740 64

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$1,695,871 59
Deduct only reinsurance, rebate, abatement, and return premiums.....	172,025 92
Net cash actually received for premiums (all fire).....	\$1,523,845 67
Received for interest on bonds and mortgages.....	42,582 28
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	65,556 61
Income, received from all other sources, viz.: Rents, \$43,795.94; premium on gold, \$1,375.49 .....	45,171 43
Aggregate amount of income actually received during the year in cash.....	\$1,677,155 99

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$750,557 51
Deduct all amounts actually received for salvages, and for reinsurances in other companies .....	17,129 37
Net amount paid during the year for losses.....	\$733,428 14
Cash dividends actually paid, \$97,970.72; interest paid to scrip-holders, \$291.90; total.....	98,262 62
Scrip or certificates of profits redeemed in cash.....	1,544 00
Paid or allowed for commissions or brokerage.....	258,236 46
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	184,331 13
Paid for State, national and local taxes in this and other States.....	37,884 99
All other payments and expenditures, viz.: Stationery, printing, advertising, postage, express, traveling expenses, fire patrol, national and local boards, rents, maps, supplies, etc.....	134,838 81
Aggregate amount of actual expenditures during the year, in cash.....	\$1,448,526 15

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year.....	\$198,241,466 00	\$1,663,202 28
Written during the year.....	216,437,323 00	1,548,485 48
Total.....	\$414,678,789 00	\$3,211,687 76
Deduct those expired and marked off as terminated.....	215,891,466 00	1,608,229 83
In force at the end of the year.....	\$198,787,323 00	\$1,608,457 93
Deduct amount reinsured.....	3,619,281 00	25,639 81
Net amount in force.....	\$195,168,042 00	\$1,582,818 12
In force, having not more than one year to run.....	\$147,773,423 00	\$1,006,198 67
Having more than one and not more than three years to run.....	36,869,495 00	440,364 29
Having more than three years to run.....	10,525,124 00	136,255 16
Net amount in force, December 31st, 1875.....	\$195,168,042 00	\$1,582,818 12

The amount of "Special Reserve Fund" deposited with Insurance Department of State of New York, under provisions of chapter 189, Laws of 1874 of New York, is..... \$250,000 00  
The amount of "Guaranty Surplus Fund" provided for by said law, is, 250,000 00

The Company holds also installment premium notes to the amount of \$942,857.50, which are not included in the assets of the Company, as stated under head "II—Assets." They are not included, because the whole sum consists of unearned premiums, and is a reinsurance liability to the exact amount of such notes as the same may be from time to time.

## BUSINESS IN THE STATE OF KANSAS DURING THE YEAR.

	<i>Fire risks.</i>
Fire, marine and inland risks taken.....	\$2,980,952 00
Premiums received .....	28,420 82
Losses paid.....	13,536 86
Losses incurred.....	14,524 82

## EQUITABLE FIRE INSURANCE COMPANY—NASHVILLE, TENN.

Incorporated, December 17, 1869. Admitted to Kansas, October 17, 1873.

W. W. BERRY, *President.*JOHN D. ANDERSON, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	220,000 00

## II.—ASSETS.

Loans on bond and mortgage (first liens), upon which not more than one year's interest is due.....	\$1,019 43
Interest due and accrued on all said bond and mortgage loans.....	110 34
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$5,250 00
Value of buildings mortgaged.....	4,500 00
Total value of said mortgaged premises.....	\$9,750 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. bonds, 5-20s.....	\$85,000 00	\$102,000 00	
Nashville City bonds.....	42,300 00	37,107 53	
Davidson County bonds, 6 per cent.....	14,000 00	13,734 00	
Bedford County bonds, 10 per cent.....	12,000 00	12,000 00	
Haywood County bonds, 8 per cent.....	22,000 00	18,570 20	
Jackson City bonds, 10 per cent.....	5,120 00	5,120 00	
Edgefield City bonds, 10 per cent.....	8,000 00	8,000 00	
Cumberland Iron Works bonds, 10 per cent.....	10,000 00	10,000 00	
Alabama State bonds, 8 per cent.....	5,000 00	5,000 00	
Tennessee Manufacturing Co. bonds, 10 per cent.....	20,000 00	20,000 00	
N. C. & St. L. R. R. Co. bonds, 7 per cent.....	8,000 00	6,680 00	
N. C. & St. L. R. R. Co. bonds, coupons 1876 off, 7 per cent.....	25,000 00	20,000 00	
Bullock County bonds, 8 per cent.....	250 00	250 00	
Total par and market value.....	\$261,670 00	\$258,461 75	258,461 75

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
Tennessee Manufacturing Co. stock.....	\$5,000 00	\$5,000 00	\$4,000 00
Total amount.....	\$5,000 00	\$5,000 00	\$4,000 00
Cash in the Company's principal office.....			4,010 00
Cash belonging to the Company deposited in Third National Bank, \$7,220.04; Fourth National Bank, \$3,031.35; total.....			904 15
Interest due and accrued on stocks not included in "market value".....			15,251 39
Interest due and accrued on collateral loans.....			9,993 00
Gross premiums in due course of collection.....			66 66
			19,840 20
Aggregate amount of all assets of the Company, stated at their actual value.....			\$309,646 92

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$2,229 63
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	10,835 13
Losses resisted, including interest, costs and other expenses thereon.....	9,015 00
Total gross amount of claims for losses.....	\$22,079 76
Deduct reinsurance thereon, \$3,750.00; and also salvage claims thereon, \$3,335.00; total.....	7,085 00
Net amount of unpaid losses.....	\$14,994 76

Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$117,701.20; reinsurance thereon at <i>fifty per cent.</i> .....	\$58,850 80	
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$15,771.66; reinsurance thereon <i>pro rata</i> .....	6,788 07	
Total amount required to safely reinsure all outstanding risks.....		\$65,608 87
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....		1,541 66
Commissions, brokerage, and other charges due and to become due to agents and brokers.....		2,272 04
Return premiums due other companies.....		1,726 85
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....		\$86,144 18 220,000 00
Surplus beyond capital, as regards policyholders.....		8,602 74
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....		\$309,646 92

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$162,662 89	
Deduct only reinsurance, rebate, abatement, and return premiums.....	21,212 68	
Net cash actually received for premiums (all <i>fire</i> ).....		\$141,449 76
Received for interest and dividends on stocks and bonds, stock loans and from all other sources.....		14,289 87
Received for increased capital.....	\$20,000 00	
Aggregate amount of income actually received during the year in cash.....		\$155,739 63

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$94,856 49	
Deduct all amounts actually received for salvages and reinsurance in other companies.....	7,764 26	
Net amount paid during the year for losses.....		\$87,092 23
Paid or allowed for commissions or brokerage.....		22,098 16
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		13,175 43
Paid for State, national and local taxes in this and other States.....		7,516 68
All other payments and expenditures.....		14,918 90
Aggregate amount of actual expenditures during the year in cash.....		\$144,801 30

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$8,443,051	\$148,319 81
Written during the year.....	10,521,290	162,303 09
Total.....	18,964,341	310,622 90
Deduct those expired and marked off as terminated.....	10,599,560	172,089 26
In force at the end of the year.....	\$8,364,781	\$138,533 64
Deduct amount reinsured.....	558,239	5,060 78
Net amount in force.....	\$8,106,542	\$133,472 86
In force having not more than one year to run.....	\$7,258,062	\$117,701 20
Having more than one and not more than three years to run.....	637,420	10,522 87
Having more than three years to run.....	211,060	5,248 79
Net amount in force Dec. 31, 1875.....	\$8,106,542	\$133,472 86

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$93,210 00
Premiums received thereon.....	2,320 48
Losses incurred during year.....	364 70
Total losses paid during the year.....	57 17

## FANEUIL HALL INSURANCE COMPANY—BOSTON, MASS.

Incorporated, February, 1871. Admitted to Kansas, October 22, 1875.

K. S. CHAFFEE, *President.*P. E. EDDY, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II.—ASSETS.

Loans on bond and mortgage (first liens), upon which more than one year's interest is due.....	\$164,226 66
Interest due and accrued on all said bond and mortgage loans.....	4,881 00
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$220,250 00
Value of buildings mortgaged (insured for \$103,775.00 as collateral).....	128,250 00
Total value of said mortgaged premises.....	\$348,500 00

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
118 shares Commerce National Bank stock, Boston.....	\$11,300 00	14,464 00
100 " Globe National Bank stock, Boston.....	10,000 00	13,000 00
100 " Howard National Bank stock, Boston.....	10,000 00	11,500 00
95 " Hamilton National Bank stock, Boston.....	9,500 00	11,875 00
95 " Rockland National Bank stock, Boston.....	9,500 00	15,960 00
78 " Merchants National Bank stock, Boston.....	7,800 00	10,920 00
68 " Hide and Leather National Bank stock, Boston...	6,800 00	6,930 00
60 " Redemption National Bank stock, Boston.....	6,000 00	9,000 00
60 " First National Bank stock, Newburyport.....	6,000 00	8,720 00
60 " First National Bank stock, Boston.....	6,000 00	12,600 00
58 " Traders National Bank stock, Boston.....	5,800 00	6,380 00
50 " Second National Bank stock, Boston.....	5,000 00	7,500 00
50 " Atlantic National Bank stock, Boston.....	5,000 00	7,400 00
50 " Wachusett National Bank stock, Fitchburg.....	5,000 00	5,500 00
47 " Faneuil Hall National Bank stock, Boston.....	4,700 00	6,815 00
25 " Elliot National Bank stock, Boston.....	2,500 00	3,000 00
25 " Exchange National Bank stock, Boston.....	2,500 00	4,400 00
23 " Peoples National Bank stock, Boston.....	2,300 00	4,163 00
15 " Market National Bank stock, Boston.....	1,500 00	1,755 00
14 " Central National Bank stock, Lynn.....	1,400 00	2,100 00
10 " Massachusetts National Bank stock, Boston.....	2,500 00	3,168 00
10 " Northboro National Bank stock, Northboro.....	1,000 00	1,400 00
8 " Tremont National Bank stock, Boston.....	800 00	900 00
6 " North National Bank stock, Boston.....	600 00	780 00
3 " Bunker Hill National Bank stock, Boston.....	300 00	500 00
5] " Boston & Albany R. R. stock.....	500 00	687 00
Eastern Railroad bonds.....	21,000 00	10,500 00
Middlesex Railroad bonds.....	8,500 00	9,180 00
Town (now city) of Summerville bonds.....	25,000 00	26,500 00
U. S. 5-20 bonds, registered, gold.....	10,000 00	11,900 00
U. S. currency (6 per cent.) bonds, registered.....	7,000 00	8,601 00
City of Toledo (Ohio) 8-per-cent. bonds.....	7,000 00	7,280 00
City of Toledo (Ohio) 7-per-cent. bonds.....	8,300 00	8,400 00
City of Minneapolis (Minn.) 7-per-cent. bonds.....	4,000 00	3,800 00
City of Minneapolis (Minn.) 8-per-cent. bonds, gold.....	12,000 00	12,600 00
City of Minneapolis (Minn.) 8-per-cent. bonds.....	1,500 00	1,560 00
City of Erie (Penn.) 7-per-cent. bonds.....	7,000 00	6,850 00
City of St. Paul (Minn.) 7-per-cent bonds.....	6,000 00	5,400 00
County of Hamilton (Ohio) 7 3-10-per-cent. bonds.....	1,000 00	1,020 00
Total par and market value.....	\$242,100 00	\$285,008 00

285,008 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
Bonds Montpeller & Wells River R. R.....	\$20,000 00	\$12,000 00	\$4,778 00	
27 shares Brewers & Malters Ins. Co. stock.....	2,700 00	2,700 00	2,250 00	
Bonds Burlington, Cedar Rapids & M. R. R.....	4,000 00	1,800 00	1,338 38	
Bonds Boston, Clinton & Fitchburg R. R.....	2,000 00	1,800 00	1,000 00	
6 shares Blackstone National Bank stock.....	600 00	870 00		
15 shares Security National Bank stock.....	1,500 00	3,150 00		
1 share North National Bank stock.....	100 00	130 00		
16 shares Traders National Bank stock.....	1,000 00	1,120 00		
5 shares Boston National Bank stock.....	500 00	700 00	8,141 50	
3 shares Commerce National Bank stock.....	300 00	360 00		
2 shares Union National Bank stock.....	200 00	320 00		
1 share Massachusetts National Bank stock....	250 00	300 00		
141 shares Goodyear Dental Vulcanite Com- pany stock.....	14,100 00	2,820 00		
Total amount.....	\$39,250 00	\$28,070 00	\$17,497 83	\$17,497 83
Cash in the Company's principal office.....				5,083 15
Cash belonging to the Company deposited in Commonwealth National Bank.....				18,824 89
Interest due and accrued on stocks and collateral loans not included in "market value,"				4,491 00
Gross premiums in due course of collection.....				43,556 00
Aggregate amount of all assets of the Company, stated at their actual value....				\$543,568 03

## ITEMS NOT ADMITTED AS ASSETS.

Loans on real-estate mortgages in excess of 50-per-cent. margin.....	\$1,838 34
Loans on collaterals in excess of 20-per-cent. margin.....	2,141 17
	\$3,974 51

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$2,218 00
Gross losses in process of adjustment, or in suspense, including all re- ported and supposed losses.....	5,005 00
Losses resisted, including interest, costs, and other expenses thereon.....	2,500 00
Net amount of unpaid losses.....	\$9,723 00
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$166,866.50; reinsurance thereon at <i>fifty per cent.</i> .....	\$88,438 25
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$48,859.10; rein- surance thereon <i>pro rata</i> .....	24,179 55
Total amount required to safely reinsure all outstanding risks.....	107,612 80
Cash dividends to stockholders remaining unpaid.....	1,810 00
Due and accrued for salaries, rent, advertising, and other miscellaneous expenses.....	1,000 00
Commissions, brokerage and other charges due and to become due to agents and brokers,	6,538 40
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,	\$128,179 20
Joint-stock capital actually paid up in cash.....	400,000 00
Surplus beyond capital, as regards policyholders.....	17,388 83
Aggregate amount of all liabilities, including paid-up capital stock, scrip, re- serve, and net surplus.....	\$543,568 03

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$265,195 19
Deduct only reinsurance, rebate, abatement, and return premiums.....	47,633 01
Net cash actually received for premiums (all fire).....	\$217,562 18
Received for interest on bonds and mortgages, and interest and dividends on stocks and bonds, stock loans, and from all other sources.....	26,461 45
Received for increased capital, \$200,000.	
Aggregate amount of income actually received during the year in cash.....	\$244,023 63

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$127,764 88
Cash dividends actually paid.....	27,940 00
Paid or allowed for commissions or brokerage.....	49,440 62
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	12,874 89
Paid for State, national and local taxes in this and other States.....	9,536 77
Office and agency expenses.....	36,680 59
Aggregate amount of actual expenditures during the year in cash.....	\$264,237 25

## VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		
	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$12, 142, 665	\$207, 249 98
Written during the year.....	17, 357, 763	261, 035 20
Total.....	\$29, 500, 428	\$468, 285 18
Deduct those expired and marked off as terminated.....	14, 835, 046	253, 059 58
In force at the end of the year.....	\$14, 665, 382	\$215, 225 60
Deduct amount reinsured.....	296, 583	5, 340 43
Net amount in force.....	\$14, 368, 799	\$209, 885 17
In force having not more than one year to run.....	\$11, 519, 773	\$166, 866 50
Having more than one and not more than three years to run.....	2, 354, 971	36, 889 69
Having more than three years to run.....	790, 638	11, 469 41
	\$14, 665, 382	\$215, 225 60
Reinsured.....	296, 583	5, 340 43
Net amount in force Dec. 31, 1875.....	\$14, 368, 799	\$209, 885 17

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$3, 010 00
Premiums received thereon.....	140 75
Losses incurred during the year.....	None.
Total losses paid during the year.....	None.

## FARMERS &amp; DROVERS INSURANCE COMPANY—LOUISVILLE, KY.

Incorporated, May, 1874. Admitted to Kansas, March 1, 1875.

BOYD WINCHESTER, *President.*R. S. VEECH, *Secretary.*

## I.—CAPITAL.

Whole amount of capital actually paid up in cash.....	\$200, 000 00
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## II.—ASSETS.

Loans on bond and mortgage (first liens), upon which not more than one year's interest is due.....	\$194, 349 91
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which \$10,000 is in process of foreclosure).....	13, 500 00
Interest due and accrued on all said bond and mortgage.....	9, 610 56
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$272, 740 00
Value of buildings mortgaged (insured for \$93,800 as collateral).....	184, 550 00
Total value of said mortgaged premises.....	\$457, 290 00

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Louisville City bonds.....	\$5, 000 00	\$5, 000 00
Louisville & Nashville R. R. bonds.....	10, 000 00	8, 600 00
Total par and market value.....	\$15, 000 00	\$13, 600 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
Washington County, Ky., bonds.....	\$5, 000 00	\$3, 000 00	\$2, 500 00
Washington County, Ky., bonds.....	5, 000 00	3, 000 00	2, 500 00
Spencer Co., Ky., bonds.....	2, 000 00	1, 540 00	880 00
Paducah & Memphis R. R. bonds.....	2, 000 00	1, 200 00	1, 000 00
Indianapolis Water Works bonds.....	6, 000 00	6, 800 00	5, 000 00
City of Lexington bond.....	1, 000 00	800 00	500 00
Allen County, Ky., bond.....	500 00	260 00	225 00
Total amount.....	\$21, 500 00	\$16, 100 00	\$12, 605 00

12, 605 00

Cash in the Company's principal office.....	\$853 77
Cash belonging to the Company deposited in Farmers & Drovers Bank.....	19,867 41
Interest due and accrued on stocks not included in "market value" .....	145 83
Interest due and accrued on collateral loans.....	756 30
Gross premiums in due course of collection.....	5,132 29
Aggregate amount of all the assets of the Company, stated at their actual value,	<u>\$270,421 17</u>

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$1,497 63
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	3,528 00
Losses resisted, including interest, costs and other expenses thereon.....	750 00
Net amount of unpaid losses.....	<u>\$5,775 63</u>
Gross premiums received and receivable upon all unexpired <i>fire risks</i> , running <i>one year or less</i> from date of policy; \$81,199.39; reinsurance thereon at <i>fifty per cent.</i> .....	\$40,599 69
Gross premiums received and receivable upon all unexpired <i>fire risks</i> , running <i>more than one year</i> from date of policy, \$4,311.52; reinsurance thereon <i>pro rata</i> .....	2,874 35
Total amount required to safely reinsure all outstanding risks.....	43,474 04
Commissions, brokerage and other charges due and to become due to agents and brokers,	82 05
Total amt't of all liabilities, except capital stock, scrip, reserve, and net surplus,	<u>\$49,331 72</u>
Joint-stock capital actually paid up in cash.....	200,000 00
Surplus beyond capital, as regards policyholders.....	21,089 45
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	<u>\$270,421 17</u>

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$93,868 98
Deduct only reinsurance, rebate, abatement, and return premiums.....	9,178 86
Net cash actually received for premiums (all fire).....	<u>\$84,695 12</u>
Received for interest on bonds and mortgages.....	17,532 28
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	1,591 04
Profits on Louisville city bonds sold.....	1,000 00
Aggregate amount of income actually received during the year in cash.....	<u>\$104,818 44</u>

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses (all fire).....	\$38,916 78
Paid or allowed for commissions or brokerage.....	16,289 97
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	6,069 16
Paid for State, national and local taxes in this and other States.....	4,975 79
Postage, stationery, telegraphing, advertising, traveling expenses, etc.....	6,515 72
Aggregate amount of actual expenditures during the year in cash.....	<u>\$72,767 42</u>

## VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		
	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of Dec. of the preceding year.....	\$2,584,504 60	\$45,993 36
Written during the year.....	5,048,909 72	96,645 55
Total.....	<u>\$7,633,414 32</u>	<u>\$142,638 91</u>
Deduct those expired and marked off as terminated.....	3,288,833 02	57,128 00
Net amount in force at end of the year.....	<u>\$4,344,581 30</u>	<u>\$85,510 91</u>
In force having not more than one year to run.....	\$4,038,006 30	\$81,199 39
Having more than one and not more than three years to run.....	266,875 00	3,822 87
Having more than three years to run.....	40,000 00	489 15
Net amount in force December 31, 1875.....	<u>\$4,344,581 30</u>	<u>\$85,510 91</u>

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire, marine or inland risks written or renewed.....	\$48,890 00
Premiums received thereon.....	1,024 59
Losses incurred during the year.....	<u>666 00</u>



## FIRE ASSOCIATION—PHILADELPHIA, PA.

Incorporated, March 27, 1820. Admitted to Kansas, August 14, 1878.

W. T. BUTLER, *President.*JACOB H. LEX, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$35,920 70
Loans on bond and mortgage, first liens.....	1,431,040 60
Loans on bond and mortgage (first liens), upon which more than one year's interest is due, (of which \$7,400 is in process of foreclosure).....	15,566 00
Interest due and accrued on all said bonds and mortgage loans.....	24,032 29
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$1,360,000 00
Value of buildings mortgaged (insured for \$1,162,950 as collateral).....	2,721,550 00
Total value of said mortgaged premises.....	\$4,081,550 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Philadelphia City loan.....	\$350,000 00	\$370,000 00	
United States registered bonds.....	500,000 00	593,040 00	
Pittsburgh City loan.....	50,000 00	54,000 00	
Camden City loan.....	6,000 00	6,300 09	
Masonic Temple loan.....	30,000 00	30,000 00	
Lehigh Valley R. R. bonds, 7 per cent.....	20,000 00	22,200 00	
Lehigh Valley R. R. bonds, 6 per cent.....	100,000 00	97,500 00	
Lehigh Navigation Co. bonds.....	100,000 00	102,000 00	
Pennsylvania R. R. bonds, general.....	50,000 00	51,625 00	
Pennsylvania R. R. bonds.....	50,000 00	50,000 00	
Philadelphia & Reading R. R. bonds.....	10,000 00	10,900 00	
Philadelphia & Erie R. R. bonds.....	14,000 00	12,740 00	
Catawassa R. R. bonds.....	10,000 00	10,500 00	
3000 Shares Pennsylvania R. R. stock.....	150,000 00	159,000 00	
500 " Lehigh Coal & Nav. Co.'s stock.....	25,000 00	25,187 50	
1000 " Philadelphia & Reading R. R. stock.....	50,000 00	55,750 00	
831 " Phil., Germant'n & Norrist'n R. R. stock.....	16,550 00	32,769 00	
70 " Chestnut Hill R. R. stock.....	3,500 00	6,930 00	
Total par and market value.....	\$1,535,050 00	\$1,690,441 50	1,690,441 50
Cash belonging to the Company deposited in Fidelity Trust & Deposit Co.....			94,459 97
Gross premiums in due course of collection.....			146,092 28
Aggregate amount of all assets of the Company, stated at their actual value.....			\$3,457,557 34

## ITEMS NOT ADMITTED AS ASSETS.

Company's own stock.....	\$104,775 00
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## III.—LIABILITIES.

Gross claims for losses against the company, adjusted and unpaid.....	\$18,168 53
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	51,807 00
Losses realized, including interest, costs and other expenses thereon.....	10,782 13
Net amount of unpaid losses.....	\$80,757 66
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running one year or less from date of policy, \$940,840.54; reinsurance thereon at fifty per cent.....	\$470,420 27
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running more than one year from date of policy, \$117,508.08; reinsurance thereon <i>pro rata</i> .....	58,751 54
Total amount required to safely reinsure all outstanding risks.....	529,171 81
Amount reclaimed by the insured on perpetual <i>fire</i> -insurance policies.....	1,550,122 59
Cash dividends to stockholders remaining unpaid.....	1,680 50
All other demands against the Company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county and other taxes and assessments.....	1,888 73
Commissions, brokerage and other charges due and to become due to agents and brokers.....	24,671 24
Return premiums.....	7,605 76
Reinsurance premiums.....	871 83
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus...	\$2,196,269 62

Joint-stock capital actually paid up in cash.....	\$500,000 00
Surplus beyond capital, as regards policyholders.....	761,287 72
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	<u>\$3,457,587 37</u>

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$1,258,203 41
Deduct only reinsurance, rebate, abatement, and return premiums.....	117,762 55
Net cash actually received for premiums (all fire).....	\$1,140,440 86
Received for interest on bonds and mortgages.....	97,318 08
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	93,024 50
Tax on mortgages.....	4,143 09
Transfer of policies.....	3,233 00
Policy and survey fees.....	3,501 15
Received for perpetual fire risks.....	\$77,992 38
Aggregate amount of income actually received during the year in cash.....	<u>\$1,341,655 68</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$507,843 25
Cash dividends actually paid.....	138,319 50
Paid or allowed for commissions or brokerage.....	234,029 09
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	28,652 75
Paid for State, national and local taxes in this and other States.....	35,898 72
Advertising, printing, stationery, etc.....	14,092 56
Amount of deposit premium returned during year on perpetual fire risks.....	\$27,329 09
Aggregate amount of actual expenditures during the year in cash.....	<u>\$958,835 87</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$129,454,837	\$2,556,536 31
Written during the year.....	76,873,542	1,253,203 41
Total.....	\$206,328,379	\$3,814,739 72
Deduct those expired and marked off as terminated.....	69,358,213	1,124,688 12
In force at the end of the year.....	\$136,990,166	\$2,690,051 60
Deduct amount reinsured.....	401,325	5,002 45
Net amount in force.....	<u>\$136,588,841</u>	<u>\$2,685,049 15</u>
In force having not more than one year to run.....	\$63,005,613	\$940,840 54
Having more than one and not more than three years to run.....	3,134,785	60,374 02
Having more than three years to run.....	2,928,443	57,123 06
Perpetual risks in force and interest premiums.....	67,921,305	1,631,707 98
Net amount in force December 31, 1875.....	<u>\$136,990,166</u>	<u>\$2,690,051 60</u>

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$569,050 00
Premiums received thereon.....	8,759 12
Losses incurred during year.....	292 85
Total losses paid during the year.....	<u>302 15</u>

## FIREMAN'S FUND INSURANCE COMPANY—SAN FRANCISCO, CAL.

Incorporated, May 13, 1863. Admitted to Kansas, December 9, 1871.

DAVID J. STAPLES, *President.*GEORGE D. DORNIN, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$300,000 00
Whole amount of capital actually paid up in cash.....	<u>300,000 00</u>

## II.—ASSETS.

Value of real estate owned by company, unincumbered.....	\$225,000 00
Loans on bond and mortgage (first liens).....	120,871 99
Interest due on all said bond and mortgage loans.....	1,380 55
Value of lands and buildings mortgaged (insured for \$82,500 as collateral).....	\$289,350

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States bonds.....	\$140,000 00	\$149,800 00	
South Carolina bonds (new issue).....	5,750 00	3,047 00	
133 shares First National Gold Bank of San Francisco....	13,300 00	13,300 00	
225 shares Bank of California.....	22,500 00	5,000 00	
[All figures in the within statement are on a gold basis.]			
Total par and market value.....	\$181,550 00	\$171,147 00	171,147 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
Warehouse receipts for 400 tons wheat.....	\$16,000 00	\$16,000 00	\$12,500 00	
Clay St. Hill bonds of San Francisco.....	6,000 00	6,900 00	5,750 00	
United States bonds.....	14,000 00	14,980 00	12,485 00	
Industrial Fair stock.....	500 00	500 00	416 66	
60 shares Merchants Ex. Bank stock.....	6,000 00	6,000 00	3,000 00	
750 shares Virginia City Gold Hill Water Co. stock.....	75,000 00	18,000 00	10,000 00	
167 shares California Powder Co. stock.....	16,700 00	16,700 00	6,000 00	
167 shares California Powder Co. stock.....	16,700 00	16,700 00	3,750 00	
Total amount.....	\$150,900 00	\$95,780 00	\$53,901 66	53,901 66

Taxes advanced on real estate secured by terms of original mortgage.....	1,897 57
Cash in the Company's principal office.....	5,617 23
Cash belonging to the Company deposited in Bank of California, \$19,637.53; Sacher & Co., \$32,025; Laudlaw & Co., New York, \$12,924; Union National, Chicago, \$12,879; Franklin Bank, Cincinnati, \$6,750.....	84,206 53
Interest due and accrued on stocks not included in "market value".....	411 16
Interest due and accrued on collateral loans.....	294 78
Net premiums in due course of collection.....	27,234 81
Due of Eastern and Western managers, in course of transmission.....	25,584 62
Bills receivable (not matured) taken for fire, marine and inland risks.....	26,467 15
Rents due and accrued.....	125 00

Aggregate amount of all assets of the Company, stated at their actual value..... **\$744,140 10**

## ITEMS NOT ADMITTED AS ASSETS.

Office furniture.....	\$5,979 12
Loans on mortgages in excess of 50 per cent. margin.....	1,500 01
Loans on collaterals in excess of 20 per cent. margin.....	1,848 34
Total.....	\$9,327 47

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$38,983 66
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	100,888 32
Losses resisted, including interest, costs and other expenses thereon.....	4,000 00
Total gross amount of claims for losses.....	\$143,871 98
Deduct reinsurance thereon.....	29,900 00
Net amount of unpaid losses.....	\$114,971 98
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$414,952.62; reinsurance thereon at fifty per cent.....	\$207,476 31
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$9,010.23; reinsurance thereon pro rata.....	7,237 44
Gross premiums received and receivable upon all unexpired inland navigation risks, \$56,627; reinsurance thereon at fifty per cent.....	28,313 50
Gross premiums received and receivable upon all unexpired marine risks.....	9,291 15
Total amount required to safely reinsure all outstanding risks.....	252,318 40
Cash dividends to stockholders remaining unpaid.....	782 14
Due and to become due for borrowed money.....	25,000 00
Marine bills payable.....	1,842 21
Individual accounts.....	2,773 24
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus..	\$397,688 30
Joint-stock capital actually paid up in cash.....	300,000 00
Surplus beyond capital, as regards policyholders.....	46,451 80

Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus ..... **\$744,140 10**

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Gross premiums received in cash, without any deduction,	\$521,667 77	\$94,837 84	
Gross cash actually received on bills and notes taken for premiums, without any deduction.....		52,470 70	
Gross cash received for premiums.....	\$521,667 77	\$147,308 54	
Deduct only reinsurance, rebate, abatement, and return premiums.....	43,028 38	29,856 28	
Net cash actually received for premiums.....	\$478,639 39	\$117,452 26	
			\$596,091 65
Bills and notes received during the year for premiums, remaining unpaid.....		\$26,467 15	
Received for interest on bonds and mortgages, and bills receivable.....			29,571 04
Received for interest and dividends on stocks and bonds, stock loans and from all other sources.....			3,814 00
Rents.....			22,198 00
Marine-policy fees.....			229 00
Aggregate amount of income actually received during the year in cash.....			\$651,908 69

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$314,812 62	\$112,404 90	
Deduct all amounts actually received for reinsurance in other companies.....	37,576 31	16,368 95	
Net amount paid during the year for losses.....	\$277,236 31	\$96,035 95	
			\$373,272 26
Cash dividends actually paid.....			62,699 34
Paid or allowed for commission or brokerage.....			78,232 33
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			42,947 68
Paid for State, national and local taxes in this and other States.....			9,508 19
All other payments and expenditures, viz.: Interest on borrowed money, exchange, discount on currency, charity, fire patrol, home, Eastern and Western office expenses.....			70,182 82
Aggregate amount of actual expenditures during the year, in cash.....			\$636,837 62

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$31,459,551	\$495,155 05	\$1,043,851	\$66,114 12
Written during the year.....	35,047,212	514,989 28	5,242,597	155,054 39
Total.....	\$66,506,763	1,010,144 33	\$6,286,448	\$221,168 51
Deduct those expired and marked off as terminated.....	37,921,018	556,032 96	5,161,788	144,678 81
In force at the end of the year.....	\$28,585,745	\$454,111 37	\$1,124,660	\$76,489 70
Deduct amount reinsured.....	2,115,969	30,148 52	176,541	10,571 55
Net amount in force.....	\$26,469,776	\$423,962 85	\$948,119	\$65,918 15
In force having not more than one year to run.....	\$25,476,276	\$414,952 62		
Having more than one and not more than three years to run.....	993,500	9,010 23		
Net am't in force Dec. 31, 1875,	\$26,469,776	\$423,962 85		

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$345,150 00
Premiums received thereon.....	5,293 46
Losses incurred during the year.....	398 10
Total losses paid during the year.....	398 10

## FRANKLIN FIRE INSURANCE COMPANY—PHILADELPHIA, PA.

Incorporated, April 22, 1829. Admitted to Kansas, October 14, 1871.

ALFRED G. BAKER, *President.*THEODORE M. REGER, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$135,000 00
Loans on bond and mortgage (first liens).....	2,327,886 93
Interest due and accrued on all said bond and mortgage loans.....	35,519 98
Value of lands and buildings mortgaged (insured for \$2,427,130.26 as collateral).....	\$5,111,095 00

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States bonds, 1881.....	\$5,000 00	\$6,200 00	
United States 5-20 bonds, 1864.....	120,000 00	139,200 00	
United States 5-20 bonds, 1865.....	55,000 00	63,800 00	
United States 10-40 bonds.....	40,000 00	47,100 00	
Alabama State bonds.....	10,000 00	4,000 00	
Mississippi State warrants.....	15,000 00	12,750 00	
New Jersey exempta. bonds.....	5,000 00	5,250 00	
Philadelphia city 6s, new bonds.....	50,000 00	53,500 00	
City of Pittsburgh 7s, bonds.....	10,000 00	10,750 00	
Cincinnati city 7-30 bonds.....	4,000 00	4,200 00	
Cincinnati city 6s, bonds.....	6,000 00	5,700 00	
City of Rochester 7s, bonds.....	6,000 00	6,120 00	
Camden city 6s, bonds.....	1,000 00	1,000 00	
West Jersey R. R. 7s, bonds.....	9,500 00	10,093 75	
Reading R. R. 6s, bonds.....	5,000 00	4,150 00	
Reading R. R. 7s, bonds.....	3,000 00	3,285 00	
Pennsylvania R. R., first mortgage bonds.....	15,000 00	15,450 00	
Harrisburg P. L. & Mt. Joy R. R. bonds.....	25,000 00	25,250 00	
Histonsville M. & F. R. R. bonds.....	8,000 00	7,400 00	
American Steamship Co. bonds.....	10,000 00	8,000 00	
Commercial National Bank stock.....	5,000 00	6,250 00	
Continental Hotel Co. preferred stock.....	1,600 00	1,504 00	
Total par and market value.....	\$409,100 00	\$440,952 75	440,952 75

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
United States 5-20s, '67 bonds.....	\$8,000 00	\$9,840 00	\$7,500 00
United States 5-20s, '65 bonds.....	1,000 00	1,160 00	
United States 5 per cent. 5-20s, '65 bonds.....	1,000 00	1,160 00	1,000 00
Lehigh R. R. bonds.....	1,000 00	1,060 00	900 00
Histonsville M. & F. P. R. W. Co. bonds.....	1,000 00	920 00	200 00
Histonsville M. & F. P. R. W. Co. bonds.....	5,000 00	4,600 00	4,500 00
Cincinnati city 7-30 bonds.....	3,000 00	3,150 00	
Wilmington and Reading 1st mortgage bonds...	6,000 00	2,580 00	2,000 00
100 shares Lehigh Valley R. R. Co. stock.....	5,000 00	6,250 00	5,000 00
100 shares United Co. of New Jersey stock.....	10,000 00	13,450 00	8,000 00
201 shares Pennsylvania R. R. Co. stock.....	10,050 00	10,653 00	8,200 00
30 shares Fidelity Trust & Deposit Co. stock.....	3,000 00	4,020 00	2,000 00
70 shares West Philadelphia P. R. W. Co. stock.....	3,500 00	7,700 00	5,750 00
Total amount.....	\$57,550 00	\$66,543 00	\$45,050 00
			45,050 00
Cash in the Company's principal office.....			16,597 36
Cash belonging to the Company deposited in Commercial, Girard, Farmers and Mechanics National Banks, Fidelity, Philadelphia and Pennsylvania Trust Companies.....			232,492 29
Interest due and accrued on stocks not included in "market value".....			900 00
Interest due and accrued on collateral loans.....			648 16
Amount of cash in hands of agents, in course of transmission.....			73,421 14
Due from other companies for reinsurance—deposit premiums 95 per cent.....			356 25

Aggregate amount of all assets of the Company, stated at their actual value..... \$3,308,824 86.

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$23,061 87	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	21,666 67	
Losses resisted, including interest, costs and other expenses thereon.....	6,337 20	
Total gross amount of claims for losses.....		\$51,065 74
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$964,906.16; reinsurance thereon at fifty per cent.....	\$482,453 08	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$416,987; reinsurance thereon pro rata.....	281,143 02	
Total amount required to safely reinsure all outstanding risks.....		763,596 10
Amount reclaimed by the insured on perpetual fire-insurance policies.....		1,411,998 29
Cash dividends to stockholders, remaining unpaid.....		544 00
All other demands against the Company, absolute and contingent, due and to become due, admitted and contested.....		12,188 75
Total am't of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....		\$2,239,297 88
Surplus beyond capital, as regards policyholders.....		400,000 00
		669,526 98
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....		\$3,308,824 86

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	
Gross cash received for premiums.....	\$1,162,098 56	
Deduct only reinsurance, rebate, abatement, and return premiums.....	125,114 71	
Net cash actually received for premiums (all fire).....	\$1,036,983 85	
		\$1,036,983 85
Received for interest on bonds and mortgages.....		143,616 14
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		20,968 51
Income received from all other sources.....		6,958 00
Deposit premiums (less 5 per cent.) received for perpetual fire risks.....	\$99,078 19	
Aggregate amount of income actually received during the year in cash.....		\$1,208,526 50

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$586,236 99
Cash dividends actually paid, gold.....	127,552 00
Paid or allowed for commissions or brokerage.....	156,693 34
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	107,064 12
Paid for State, national and local taxes in this and other States.....	88,230 67
All other payments and expenditures, viz.: Interest on borrowed money, \$11,636.37; agency expenses, \$129,178.68; loss expenses, \$6,730.38; surveyors, \$1,652; miscellaneous, \$9,630.39; total.....	158,827 82
Am't of deposit prem. returned during the year on perpetual fire risks, \$46,578 44	
Aggregate amount of actual expenditures during the year, in cash.....	\$1,173,604 94

## VI.—MISCELLANEOUS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$164,553,811 23	\$3,061,995 30
Written during the year.....	82,285,665 25	1,272,183 43
Total.....	\$246,839,476 48	\$4,334,178 73
Deduct those expired and marked off as terminated.....	81,448,658 40	1,448,873 08
In force at the end of the year.....	\$165,390,818 00	\$2,885,305 65
In force having not more than one year to run.....	\$77,166,918 85	\$964,906 16
Having more than one and not more than three years to run.....	23,635,521 95	315,979 02
Having more than three years to run.....	6,620,318 34	101,008 88
Perpetual risks in force and interest premiums.....	57,958,058 86	1,503,411 59
Net amount in force Dec. 31, 1875.....	\$165,390,818 00	\$2,885,305 65

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$707,348 33
Premiums received thereon.....	10,228 61
Losses incurred during the year.....	4,206 98
Total losses paid during the year.....	4,206 98

## FRANKLIN FIRE INSURANCE COMPANY—ST. LOUIS, MISSOURI.

Incorporated, February 28, 1855. Admitted to Kansas, April 17, 1874.

CHARLES F. MEYER, *President.*LEWIS DURESTROW, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
State of Missouri bonds.....	\$200,000 00	\$205,000 00	
Kansas Pacific Railway Co. bonds.....	22,000 00	13,200 00	
Louisville Railway Co. bonds.....	2,500 00	2,525 00	
Burlington & Western Railway Co. bonds.....	400 00	800 00	
18 shares Third National Bank, St. Louis, stock.....	1,800 00	1,620 00	
10 shares Mercantile Bank, St. Louis, stock.....	1,000 00	800 00	
5 shares National Bank State of Missouri stock.....	500 00	380 00	
Total par and market value.....	\$226,200 00	\$223,925 00	\$223,925 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
65 shares German Bank, St. Louis, stock.....	\$6,500 00	\$1,950 00	\$6,000 00	
10 shares Chamber of Commerce stock.....	1,000 00	900 00		
21 shares St. Louis R. R. Co. stock.....	2,100 00	2,205 00		
4 deeds of trust.....		2,795 00		
4 bonds, Salem county, Mo., Morgan county, Mo., City of Louisiana, Mo.....	3,500 00	3,500 00	2,916 66	
80 shares Camp Supply Mill Co., St. Louis, stock..	8,000 00	5,600 00	4,686 66	
50 shares U. S. Savings Institute stock.....	2,500 00	2,750 00	2,291 66	
2 shares German Savings Institute stock.....	100 00	320 00	266 66	
25 shares St. Louis R. R. Co. stock.....	2,500 00	2,625 00	2,000 00	
5 shares Franklin Savings Institute stock.....	500 00	225 00		
54 shares Phoenix Ins. Co. stock.....	5,400 00	4,370 00	4,001 66	
10 shares Franklin Savings Institute stock.....	1,000 00	450 00		
114 shares Franklin Savings Institute stock.....	11,400 00	5,130 00	3,000 00	
Total amount.....	\$44,500 00	\$32,820 00	\$25,143 30	25,143 30
Cash in Company's principal office.....				1,109 78
Cash belonging to the Company deposited in Franklin Savings Institute.....				27,257 74
Gross premiums in due course of collection.....				18,788 48
Aggregate amount of all assets of the Company, stated at their actual value.....				\$296,224 30

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin, and Company's own stock.....	\$6,856 70
Bills receivable, not taken for premiums.....	932 00
	\$7,788 70

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$1,911 32
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	6,332 00
Losses resisted, including interest, costs and other expenses thereon.....	500 00
Net amount of unpaid losses.....	\$8,743 32
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running one year or less from date of policy, \$95,648.89; reinsurance thereon at <i>fifty</i> per cent.....	\$47,824 44
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running more than one year from date of policy, \$16,287.67; reinsurance thereon <i>pro rata</i> .....	8,143 84
Total amount required to safely reinsure all outstanding risks.....	55,968 28
Commissions, brokerage and other charges due and to become due to agents and brokers.....	3,757 60
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....	\$68,469 20
Surplus beyond capital, as regards policyholders.....	27,755 10
Aggregate amount of all liabilities, including paid-up capital, stock, scrip, reserve, and net surplus.....	\$296,224 30

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	<i>For marine and inland risks.</i>	
Gross cash received for premiums.....	\$176,543 53	\$16,637 58	
Deduct only reinsurance, rebate, abatement, and return premiums.....	64,606 97	779 22	
Net cash actually received for premiums.....	\$111,936 56	\$15,858 36	
			\$127,794 92
• Received for interest on bonds and mortgages.....			14,100 75
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....			
Income received from all other sources, viz.: Premium on gold premium collections.....			2,306 58
Aggregate amount of income actually received during the year in cash.....			\$144,202 25

## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$78,746 92	\$6,058 47	
Deduct all amounts actually received for salvages and reinsurance.....	1,633 33	25,362 20	
Net amount paid during the year for losses.....	\$53,383 82	\$4,425 14	
			\$57,808 96
Cash dividends actually paid.....			40,000 00
Paid or allowed for commissions or brokerage.....			14,363 30
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			4,860 00
Paid for State, national and local taxes in this and other States.....			4,355 36
All other payments and expenditures.....			3,397 66
Loss on sundry accounts.....			2,663 15
Aggregate amount of actual expenditures during the year in cash.....			\$133,453 43

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of Dec. of preceding year...	\$5,426,592	\$95,326 92		
Written during the year.....	10,028,088	176,543 53	\$2,426,413	\$16,637 58
Total.....	\$15,454,680	\$271,870 45	\$2,426,413	\$16,637 58
Deduct those expired and marked off as terminated.....	7,256,337	125,512 85	2,426,413	16,637 58
In force at the end of the year.....	\$8,198,343	\$146,357 60	None.	None.
Deduct amount reinsured.....	1,720,341	34,421 04		
Net amount in force.....	\$6,478,002	\$111,936 56		
In force, having not more than one year to run,	\$5,575,776	\$95,648 89		
Having more than one and not more than three years to run.....	602,026	9,804 30		
Having more than three years to run.....	300,200	6,483 37		
Net amount in force Dec. 31, 1875.....	\$6,478,002	\$111,936 56		

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$33,369 00
Premiums received thereon.....	1,574 90
Losses incurred during the year.....	915 20
Total losses paid during the year.....	915 20



## GERMANIA FIRE INSURANCE COMPANY—NEW YORK.

Incorporated, March, 1859. Admitted to Kansas, August 31, 1871.

RUDOLPH GARRIGUE, *President.*HUGO SCHUMAN, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$50,487 34
Loans on bond and mortgage, upon which not more than one year's interest is due.....	715,700 00
Interest due and accrued on all said bond and mortgage loans.....	14,964 05
Value of lands mortgaged exclusive of buildings and perishable im- provements.....	\$763,500 00
Value of the buildings mortgaged (insured for \$678,050.00 as collateral).....	750,300 00
Total value of said mortgaged premises .....	\$1,513,800 00

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States 10-40 registered bonds, '64.....	\$400,000 00	\$470,000 00	
United States 5-20 registered bonds, '81.....	90,000 00	107,325 00	
United States 5-20 coupon bonds, '67.....	10,000 00	11,950 00	
New York city assessment bonds.....	10,000 00	10,000 00	
Brooklyn permanent water loan.....	28,000 00	27,105 00	
Brooklyn public park loan.....	8,000 00	8,240 00	
50 shares National Park Bank.....	5,000 00	6,500 00	
Bonds of the State of Alabama.....	10,000 00	2,500 00	
Total par and market value.....	\$559,000 00	\$643,620 00	\$643,620 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
328 shares National State Bank, of Elizabeth, N. J., stock.....	\$16,400 00	\$16,400 00	\$16,462 48
50 shares First National Bank of Jersey City, N. J., stock.....	5,000 00	5,000 00	
20 shares Sterling Fire Insurance Co., of New York, stock.....	2,000 00	2,000 00	
168 shares First National Bank of Jersey City, N. J., stock.....	16,800 00	16,800 00	15,916 66
40 shares Germania Life Insurance Co., N. Y.....	2,000 00	2,300 00	
15 shares United States Express Co. stock.....	1,500 00	900 00	1,000 00
7 shares Western Union Telegraph Co. stock.....	700 00	525 00	
1 first mortgage bond of New York & Harlem Railroad Co.....	1,000 00	1,150 00	958 33
Total amount.....	\$45,400 00	\$45,075 00	\$34,337 47
Cash in Company's principal office.....			34,337 47
Cash belonging to the Company deposited in National Park Bank, \$78,185.31; German American Bank, \$74,162.29; United States Trust Co., \$2,000.00.....			154,347 60
Interest due and accrued on stocks not included in "market value".....			1,136 66
Interest due and accrued on collateral loans .....			1,213 75
Gross premiums in due course of collection .....			3,410 13
Bills receivable, not matured, taken for fire, marine and inland risks.....			4,930 20
Rents due and accrued.....			2,300 00
Cash in hands of agents, in course of transmission, on business of December.....			65,110 20

Aggregate amount of all assets of the Company, stated at their actual value..... \$1,709,026 31

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$1,125 01
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## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$22,343 97
Gross losses in process of adjustment, or in suspense, including all re- ported and supposed losses.....	21,459 75
Losses resisted, including interest, costs and other expenses thereon.....	84,334 35

Net amount of unpaid losses..... \$78,138 07

Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$775,984.35; reinsurance thereon at <i>fifty per cent</i> .....	\$387,992 17	
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$238,749.13; reinsurance thereon <i>pro rata</i> .....	127,861 20	
Total amount required to safely reinsure all outstanding risks.....		\$515,853 37
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,		\$593,991 44
Joint-stock capital actually paid up in cash.....		500,000 00
Surplus beyond capital, as regards policyholders.....		615,034 87
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....		\$1,709,026 31

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$986,569 64	
Deduct only reinsurance, rebate, abatement, and return premiums.....	86,925 99	
Net cash actually received for premiums (all fire) .....		\$899,643 65
Received for interest on bonds and mortgages.....		45,286 31
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources .....		47,459 38
Aggregate amount of income actually received during the year in cash.....		\$992,388 34

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$379,077 07	
Deduct all amounts actually received for reinsurance in other companies,	301 25	
Net amount paid during the year for losses.....		\$378,775 82
Cash dividends actually paid.....		80,000 00
Paid or allowed for commissions or brokerage.....		140,797 77
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		70,218 24
Paid for State, national and local taxes in this and other States.....		19,619 46
Traveling, office, agency, fire patrol, and advertising expenses.....		170,840 08
Aggregate amount of actual expenditures during the year in cash.....		\$829,951 37

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$92,104,522 00	\$1,088,402 52
Written during the year.....	91,550,161 17	985,569 64
Total .....	\$183,624,683 17	\$2,073,972 16
Deduct those expired and marked off as terminated.....	94,894,110 58	1,041,432 34
In force at the end of the year.....	\$88,730,572 59	\$1,032,539 82
Deduct amount reinsured.....	1,916,394 00	17,806 34
Net amount in force.....	\$86,814,178 59	\$1,014,733 48
In force having not more than one year to run.....	\$69,802,658 59	\$775,984 35
Having more than one and not more than three years to run.....	12,632,934 00	172,173 39
Having more than three years to run.....	4,358,686 00	66,575 74
Net amount in force Dec. 31, 1875.....	\$86,814,178 59	\$1,014,733 48

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$274,075 00
Premiums received thereon.....	3,863 60
Losses incurred during year.....	623 68
Total losses paid during the year.....	1,664 64

## GERMAN AMERICAN INSURANCE COMPANY—NEW YORK.

Incorporated, March 7, 1872. Admitted to Kansas, March 29, 1872.

EMILE OEBBERMAN, *President.*JAMES A. SILVEY, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 6-per-cent. currency bonds.....	\$360,000 00	\$441,000 00
U. S. 5-per-cent. coupon bonds, 1881.....	330,000 00	386,100 00
U. S. 6-per-cent. registered 5-20 bonds, 1867.....	100,000 00	119,000 00
U. S. 6-per-cent. registered 5-20 bonds, 1881.....	50,000 00	59,500 00
U. S. 6-per-cent. registered 5-20 bonds, 1864.....	52,000 00	59,280 00
U. S. 6-per-cent. coupon 5-20 bonds, 1864.....	36,000 00	41,040 00
U. S. 6-per-cent. registered 5-20 bonds, 1865.....	20,000 00	23,000 00
U. S. 5-per-cent. registered 10-40 bonds.....	40,000 00	46,800 00
U. S. 5-per-cent. coupon 10-40 bonds.....	12,000 00	14,160 00
Missouri State 6-per-cent. bonds.....	50,000 00	50,000 00
Brooklyn city 6-per-cent. water bonds.....	59,000 00	59,000 00
Brooklyn city 6-per-cent. park bonds.....	11,000 00	11,000 00
New York city 7-per-cent. assessment bonds.....	40,000 00	40,000 00
New York Central R. R. Co. 6-per-cent. 1883 bonds.....	50,000 00	50,750 00
Central Pacific R. R. first mortgage gold bonds.....	40,000 00	42,000 00
Union Pacific R. R. first mortgage gold bonds.....	25,000 00	25,750 00
Louisville & Portland Canal bonds, payable by U. S. Government.....	6,000 00	6,000 00
Total par and market value.....	\$1,281,000 00	\$1,474,380 00

\$1,474,380 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
City of Providence water bonds.....	\$11,000 00	\$11,000 00	\$10,000 00
Mechanics National Bank stock.....	7,025 00	8,783 00	5,000 00
Erle Railway bonds.....	20,000 00	19,200 00	15,000 00
City of Louisville 6-per-cent. bonds.....	6,000 00	6,000 00	5,000 00
California & Oregon R. R. bonds.....	53,000 00	49,290 00	30,000 00
Milwaukee & St. Paul R. R. gold bonds.....	118,000 00	110,920 00	62,000 00
College Point water-loan bonds.....	48,000 00	48,000 00	40,000 00
New York & Harlem R. R. stock.....	5,000 00	6,500 00	5,000 00
U. S. 5-20 coupon bonds, 1867.....	15,000 00	17,850 00	15,000 00
Jersey City water bonds.....	25,000 00	26,000 00	22,500 00
College Point water bonds.....	15,000 00	15,000 00	12,000 00
Central R. R. and Long Island 1st-mortg. b'ds..	90,000 00	90,000 00	60,000 00
U. S. 5-20 coupon bonds, 1865.....	2,000 00	2,320 00	2,000 00
U. S. 5-20 coupon bonds, 1864.....	8,500 00	9,690 00	25,000 00
Union Pacific R. R. first-mortgage bonds.....	20,000 00	20,600 00	
U. S. coupon 5-per-cent. bonds, 1881.....	15,000 00	17,550 00	35,000 00
Buffalo city bonds.....	15,000 00	15,900 00	
Central Pacific R. R. first-mortgage bonds.....	5,000 00	5,250 00	
Louisville city bonds.....	3,000 00	3,000 00	
Total amount.....	\$481,525 00	\$482,853 00	\$343,500 00
Cash in the Company's principal office.....			843,500 00
Cash belonging to the Company deposited in Farmers Loan and Trust Co., \$50,000 00;			5,679 59
Central National Bank, \$73,343 95; German American Bank, \$68,179.67; total.....			191,523 62
Interest due and accrued on stocks not included in "market value".....			1,146 66
Gross premiums in due course of collection.....			47,885 47
Cash on deposit in Chicago branch office.....			894 59

Aggregate amount of all the assets of the Company, stated at their actual value, \$2,065,009 93

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$17,012 35
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.....	26,678 24
Losses resisted, including interest, costs and other expenses thereon.....	1,600 00
Net amount of unpaid losses.....	\$45,290 59

Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$862,470; reinsurance thereon at <i>fifty per cent.</i> .....	\$431,235 00
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$103,454.32; reinsurance thereon <i>pro rata</i> .....	71,251 68
Total amount required to safely reinsure all outstanding risks.....	\$502,486 68
Commissions, brokerage and other charges due and to become due to agents and brokers,.....	7,527 44
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,.....	\$555,304 71
Joint-stock capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital, as regards policyholders.....	509,795 22
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$2,065,009 93

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$1,063,859 93	
Deduct only reinsurance, rebate, abatement, and return premiums.....	122,877 46	
Net cash actually received for premiums (all fire).....		\$940,481 57
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		97,188 52
Aggregate amount of income actually received during the year in cash.....		\$1,037,620 09

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$426,479 26	
Deduct all amounts actually received for salvages and reinsurance.....	8,517 15	
Net amount paid during the year for losses.....		\$422,962 11
Cash dividends actually paid.....		100,000 00
Paid or allowed for commissions or brokerage.....		141,462 39
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		77,811 86
Paid for State, national and local taxes in this and other States.....		27,124 20
Fire patrol, rent, stationery, advertising, postage, express, agency, and other traveling expenses.....		81,638 11
Aggregate amount of actual expenditures during the year in cash.....		\$850,498 17

## VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		
	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$74,424,770 00	\$887,999 49
Written during the year.....	100,723,456 00	1,066,258 87
Total.....	\$175,148,226 00	\$1,954,258 36
Deduct those expired and marked off as terminated.....	92,208,992 00	971,922 80
In force at the end of the year.....	\$82,944,234 00	\$982,335 66
Deduct amount reinsured.....	1,453,981 00	16,411 24
Net amount in force.....	\$81,490,253 00	\$965,924 32
In force having not more than one year to run.....	\$74,254,803 00	\$862,470 00
Having more than one and not more than three years to run.....	5,054,859 00	72,331 88
Having more than three years to run.....	2,180,591 00	31,122 44
Net amount in force Dec. 31, 1875.....	\$81,490,253 00	\$965,924 32

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$571,450 00
Premiums received thereon.....	9,697 69
Losses incurred during the year.....	1,964 99
Total losses paid during the year.....	1,964 99

## GERMAN INSURANCE COMPANY—FREEPORT, ILL.

Incorporated, 1865. Admitted to Kansas, April 9, 1874.

M. HETTINGER, *President.*F. GUND, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$10,000 00
Loans on bond and mortgage (first liens).....	236,925 28
Interest due and accrued on all said bond and mortgage loans.....	8,256 88
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$459,500 00
Value of buildings mortgaged (insured for \$110,700 as collateral).....	150,000 00
Total value of said mortgaged premises.....	\$609,500 00

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States 5-20 bonds.....	\$500 00	\$500 00
Nebraska State bonds.....	505 89	505 89
City of Freeport bonds.....	8,338 88	8,338 88
Total par and market value.....	\$9,344 77	\$9,344 77

Cash in the Company's principal office.....	9,344 77
Cash belonging to the Company deposited in First National Bank, Freeport, \$57,259.80; D. A. Knowlton & Sons, Freeport, \$18,058.89.....	2,013 83
Interest due and accrued on collateral loans.....	75,318 69
Gross premiums in due course of collection.....	625 00
Bills receivable, not matured, taken for fire, marine and inland risks.....	18,983 69
	17,062 55

Aggregate amount of all the assets of the Company, stated at their actual value, \$368,530 19

## ITEMS NOT ADMITTED AS ASSETS.

Office furniture.....	\$500 00
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## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$6,648 75
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	800 00
Losses resisted, including interest, costs and other expenses thereon.....	600 00
Net amount of unpaid losses.....	\$8,048 75
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$113,705.93; reinsurance thereon at <i>fifty</i> per cent.....	\$56,852 96
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$79,123.90; reinsurance thereon <i>pro rata</i> .....	39,561 49
Total amount required to safely reinsure all outstanding risks.....	96,414 45
Commissions, brokerage, and other charges due and to become due to agents and brokers.....	1,632 70
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,.....	\$106,095 90
Joint-stock capital actually paid up in cash.....	200,000 00
Surplus beyond capital, as regards policyholders.....	62,434 29
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$368,530 19

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>
Gross premiums received in cash without any deduction.....	\$176,986 31
Gross cash actually received on bills and notes taken for premiums without any deduction.....	10,595 27
Gross cash received for premiums.....	\$187,581 58
Deduct only reinsurance, rebate, abatement, and return premiums.....	15,727 29
Net cash actually received for premiums (all fire).....	\$171,854 29
Bills and notes received during the year for premiums, remaining unpaid.....	\$17,062 55
Received for interest on bonds and mortgages, bills receivable, and other loans.....	8,592 47
Income received from rents \$275, salvage \$183, worthless account \$20.....	478 00
Aggregate amount of income actually received during the year in cash.....	\$180,924 76

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$46,127 13
Cash dividends actually paid.....	1,010 00
Paid or allowed for commissions or brokerage.....	37,739 80
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	14,665 64
Paid for State, national and local taxes in this and other States.....	5,192 18
All other payments and expenditures, viz.: Printing and stationery.....	2,964 53
Stamps.....	923 12
Aggregate amount of actual expenditures during the year in cash.....	\$108,622 40

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$12,920,509 00	\$165,105 01
Written during the year.....	10,899,603 00	176,986 31
Total.....	\$23,820,112 00	\$342,091 32
Deduct those expired and marked off as terminated.....	8,410,314 00	149,261 49
In force at the end of the year.....	\$15,409,798 00	\$192,829 83
In force having not more than one year to run.....	\$3,798,075 00	\$118,705 93
Having more than one and not more than three years to run.....	4,037,569 00	40,375 69
Having more than three years to run.....	2,574,154 00	38,748 21
Net amount in force Dec. 31, 1875.....	\$15,409,798 00	\$192,829 83

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$226,165 00
Premiums received thereon.....	4,391 48
Losses incurred during the year.....	1,840 21
Total losses paid during the year.....	2,481 38

## HANOVER FIRE INSURANCE COMPANY—NEW YORK CITY.

Incorporated, April, 1852. Admitted to Kansas, March 1, 1874.

BENJAMIN S. WALCOTT, *President.*I. REMSEN LANE, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$17,109 49
Loans on bond and mortgage (first liens).....	326,025 00
Interest due and accrued on all said bond and mortgage loans.....	1,897 65
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$328,000
Value of buildings mortgaged (insured for \$334,950 as collateral).....	446,000
Total value of said mortgaged premises.....	\$774,000

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States 6-per-cent. registered bonds, 1881.....	\$20,000 00	\$23,900 00
United States 6-per-cent. currency bonds.....	50,000 00	61,312 50
United States 6-per-cent. bonds, 1867.....	370,000 00	441,225 00
United States 6-per-cent. bonds, 1864.....	10,000 00	11,400 00
United States 6-per-cent. bonds, 1865.....	15,000 00	17,325 00
United States 6-per-cent. bonds, 1865 (new).....	20,000 00	23,400 00
United States 6-per-cent. coupon bonds, 1865.....	15,000 00	18,075 00
New York County 6-per-cent. bonds, 1877.....	10,000 00	10,000 00
New York County 6-per-cent. bonds, 1882.....	1,000 00	1,065 00
New York City 6-per-cent. Assessment bonds, 1877.....	40,000 00	41,200 00
New York City Street Improvement bonds, 1877.....	50,000 00	51,500 00
New York City Department of Park 6-per-cent. bonds, 1877,	20,000 00	20,600 00
Brooklyn 7-per-cent. bonds.....	50,000 00	51,500 00
Brooklyn Water 7-per-cent. bonds.....	20,000 00	21,400 00
Brooklyn Public Park 7-per-cent. loan.....	30,000 00	33,000 00

	<i>Par value.</i>	<i>Market value.</i>	
100 shares Metropolitan National Bank stock.....	10,000 00	13,000 00	
115 shares American Exchange Bank stock.....	11,500 00	13,340 00	
45 shares National Bank of Commerce stock.....	4,500 00	5,310 00	
100 shares Central Trust Co. stock.....	10,000 00	10,000 00	
400 shares New York & Harlem R. R. Co. stock.....	20,000 00	26,150 00	
100 shares N. Y. Central & Hudson River R. R. stock.....	10,000 00	10,700 00	
N. Y. Central R. R. first-mortgage 6-per-cent. bonds, 1883.....	20,000 00	20,400 00	
Total par and market value.....	\$807,000 00	\$925,802 50	\$925,802 50
<b>LOANS ON COLLATERALS.</b>			
	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
Union Pacific R. R. first-mortgage bonds.....	\$20,000 00	\$21,200 00	\$20,000 00
125 shares Ninth National Bank stock.....	12,500 00	10,000 00	
20 shares American Fire Ins. Co. stock.....	1,000 00	1,000 00	900 00
10 shares United States Trust Co. stock.....	1,000 00	3,000 00	2,650 00
10 shares Pacific Fire Ins. Co. stock.....	250 00	600 00	
United States 5-20 coupon bonds, 1868.....	300 00	369 00	
25 shares Equitable Life Assurance Society of the United States stock.....	2,500 00	3,750 00	5,000 00
25 shares Equitable Trust Co. of Conn. stock.....	2,500 00	2,625 00	
200 shares Equitable Life Assurance Society of the United States stock.....	20,000 00	30,000 00	20,000 00
50 shares Equitable Life Assurance Society of the United States stock.....	5,000 00	7,500 00	5,000 00
15 shares Continental Ins. Co. stock.....	1,500 00	1,875 00	1,500 00
200 shares Metropolitan National Bank stock.....	20,000 00	26,000 00	20,000 00
U. S. 6-per-cent. currency bonds, registered.....	10,000 00	12,262 50	10,000 00
6 shares Sun Printing and Publishing Association stock.....	6,000 00	24,000 00	5,000 00
16 shares National Bank of Commerce stock.....	1,600 00	1,888 00	1,100 00
400 shares Farmers Loan & Trust Co. stock.....	20,000 00	40,000 00	22,000 00
160 shares Delaware, L. & West. R. R. Co. stock.....	2,500 00	3,012 50	
20 shares N. Y. Cent. & Hud. Riv. R. R. Co. stock, Morris & Essex R. R. Co. 7-per-cent. construction mortgage bonds.....	2,000 00	2,140 00	
	2,000 00	2,040 00	1,700 00
Total amount.....	\$130,650 00	\$193,862 00	\$114,850 00
Cash in the Company's principal office.....			32,338 45
Cash belonging to the Company deposited in Hanover National Bank, \$954.58; German American Bank, \$8,454.32; Metropolitan National Bank, \$57,709.57; Metropolitan Savings Bank, \$3,300.00; total.....			70,418 47
Interest due and accrued on stocks not included in "market value".....			4,710 00
Interest due and accrued on collateral loans.....			459 57
Gross premiums in due course of collection.....			99,163 96
Aggregate amount of all assets of the Company, stated at their actual value.....			\$1,592,775 09

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$53,346 92	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	20,860 50	
Losses resisted, including interest, costs and other expenses thereon.....	26,833 08	
Total gross amount of claims for losses.....	\$101,040 50	
Deduct reinsurance and salvage claims thereon.....	1,996 82	
Net amount of unpaid losses.....		\$99,043 68
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running one year or less from date of policy, \$773,664.93; reinsurance thereon at <i>fifty</i> per cent.....	\$386,832 46	
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running more than one year from date of policy, \$368,987.42; reinsurance thereon <i>pro rata</i> .....	200,885 29	
Total amount required to safely reinsure all outstanding risks.....		587,717 75
Commissions, brokerage and other charges due and to become due to agents and brokers, Return premiums.....		10,143 81
		3,111 15
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....		\$700,015 89
Surplus beyond capital, as regards policyholders.....		500,000 00
		392,759 20
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....		\$1,592,775 09

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$1,059,737 55	
Deduct only reinsurance, rebate, abatement, and return premiums.....	91,548 45	
Net cash actually received for premiums (all fire).....		\$968,189 10
Received for interest on bonds and mortgages.....		22,339 33
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		54,250 20
Aggregate amount of income actually received during the year in cash.....		<u>\$1,044,778 63</u>

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$436,010 72	
Deduct amounts actually received for reinsurance in other companies...	2,197 62	
Net amount paid during the year for losses.....		\$433,813 10
Cash dividends actually paid.....		45,000 00
Paid or allowed for commissions or brokerage.....		158,013 06
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		50,560 00
Paid for State, national and local taxes in this and other States.....		19,071 89
Printing, advertising, stationery, maps, postage, rents, etc.....		164,058 16
Aggregate amount of actual expenditures during the year in cash.....		<u>\$870,516 21</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of Dec. of the preceding year.....	\$95,475,065 06	\$1,184,394 59
Written during the year.....	99,565,206 86	1,050,452 05
Total.....	\$195,040,271 42	\$2,234,846 64
Deduct those expired and marked off as terminated.....	95,866,819 16	1,073,485 11
In force at the end of the year.....	\$99,173,452 26	\$1,161,361 53
Deduct amount reinsured.....	2,224,520 00	18,709 18
Net amount in force.....	<u>\$96,948,932 26</u>	<u>\$1,142,652 35</u>
In force having not more than one year to run.....	\$66,956,256 03	\$773,664 93
Having more than one and not more than three years to run.....	20,804,892 51	240,300 09
Having more than three years to run.....	9,187,783 72	128,687 33
Net amount in force December 31, 1875.....	<u>\$96,948,932 26</u>	<u>\$1,142,652 35</u>

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$279,075 00
Premiums received thereon.....	8,863 60
Losses incurred during the year.....	622 72
Total losses paid during the year.....	<u>1,664 64</u>

## HARTFORD FIRE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated, May 18, 1810. Admitted to Kansas, March 1, 1872.

GEORGE L. CHASE, *President.*J. D. BROWNE, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	None.
Whole amount of capital actually paid up in cash.....	<u>\$1,000,000 00</u>



## II.—ASSETS.

Value of real estate owned by company, unincumbered.....		\$398,175 60
Loans on bond and mortgage (first liens).....		751,750 00
Interest due and accrued on all said bond and mortgage loans.....		28,066 56
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$1,000,000 00	
Value of buildings mortgaged (insured for \$806,500 as collateral).....	861,500 00	
Total value of said mortgaged premises.....	\$1,861,500 00	

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

<i>Stocks.</i>	<i>Par value.</i>	<i>Market value.</i>
Hartford National Bank, Hartford.....	\$51,100 00	\$52,782 00
Phoenix National Bank, Hartford.....	46,700 00	76,588 00
Connecticut River Bank, Hartford.....	5,000 00	6,250 00
American National Bank, Hartford.....	15,000 00	22,500 00
Charter Oak National Bank, Hartford.....	20,000 00	27,000 00
Farmers & Mechanics National Bank, Hartford.....	26,000 00	35,100 00
Mercantile National Bank, Hartford.....	15,000 00	19,500 00
First National Bank, Hartford.....	17,200 00	24,166 00
Etna National Bank, Hartford.....	31,500 00	41,895 00
City National Bank, Hartford.....	20,800 00	22,984 00
Connecticut Trust and Safe Deposit Co., Hartford.....	5,000 00	5,000 00
American Exchange National Bank, New York.....	20,000 00	23,200 00
National Bank of Commerce, New York.....	20,000 00	24,400 00
Importers & Traders National Bank, New York.....	30,000 00	59,250 00
Bank of America, New York.....	30,000-08	45,900 00
Manhattan Company Bank, New York.....	10,000 00	15,200 00
Merchants National Bank, New York.....	25,000 00	30,750 00
Ocean National Bank, New York.....	10,000 00	2,500 00
Union National Bank, New York.....	10,000 00	14,000 00
Bank of North America, New York.....	10,000 00	10,100 00
Metropolitan National Bank, New York.....	50,000 00	89,000 00
Fourth National Bank, New York.....	20,000 00	19,100 00
Blackstone National Bank, Boston.....	14,100 00	18,673 25
National Bank of Commerce, Boston.....	4,300 00	4,902 00
Second National Bank, Boston.....	10,900 00	15,280 00
Hill and Leather National Bank, Boston.....	2,400 00	2,616 00
Atlantic National Bank, Boston.....	3,900 00	5,234 25
First National Bank, Boston.....	10,000 00	20,400 00
Boylston National Bank, Boston.....	12,500 00	16,456 25
National Bank, State of Missouri, St. Louis.....	20,000 00	16,000 00
Merchants Bank (in liquidation), St. Louis.....	10,000 00	3,500 00
Union National Bank, Albany.....	5,200 00	7,750 00
Montreal Bank, Montreal.....	30,000 00	61,359 00
Ontario Bank, Bowmansville.....	13,000 00	15,424 50
Connecticut River Company.....	12,000 00	3,000 00
Connecticut River Railroad Company.....	2,000 00	2,650 00
New York, New Haven & Hartford R. R. Company.....	70,000 00	101,850 00
Hannibal & St. Joseph R. R. Company.....	20,000 00	4,300 00
Lake Shore & Michigan Southern R. R. Company.....	20,000 00	12,000 00
<i>Bonds.</i>		
United States registered, 1881, 6 per cent.....	55,800 00	66,681 00
Memphis city, 6 per cent.....	1,000 00	1,000 00
Tennessee State, 6 per cent.....	33,000 00	14,850 00
Alabama State, 8 per cent.....	10,000 00	3,000 00
South Carolina State (old issue).....	20,000 00	7,600 00
New York Central R. R., 7 per cent.....	10,000 00	10,350 00
Toledo, Ohio, water works, 8 per cent.....	5,000 00	5,000 00
Watertown, N. Y., town bonds, 7 per cent.....	3,500 00	3,500 00
Harlem River & Port Chester R. R. Co. (guaranteed by N. Y., N. H. & Hartford R. R. Co.), 7 per cent.....	50,000 00	55,000 00
Hartford, Providence & Fishkill R. R. Co., 7 per cent.....	50,000 00	50,250 00
City of New Brunswick, N. J., 7 per cent.....	25,000 00	25,000 00
Pawtucket, R. I., town bonds, 7 per cent.....	75,000 00	78,750 00
Chicago city certificates, 6 per cent.....		50,043 81
Total par and market value.....	\$1,067,900 00	\$1,328,275 06

Cash in the Company's principal office.....		582 50
Cash belonging to the Company deposited in Hartford Bank, Hartford, \$193,700.77; Drexel, Morgan & Co., N. Y., \$36,909.57; total.....		230,610 34
Interest due and accrued on stocks not included in "market value".....		16,583 80
Gross premiums in due course of collection.....		268,218 07
State tax due from non-resident stockholders.....		7,660 25
Rents due and accrued.....		2,272 70

Aggregate amount of all assets of the Company, stated at their actual value..... \$3,032,184 88

## III.—LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$205,684 68
Losses resisted, including interest, costs and other expenses thereon.....	21,965 19
Net amount of unpaid losses.....	\$227,599 87

Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$1,252,262.45; reinsurance thereon at <i>fifty</i> per cent.....	\$626,131 23
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$536,683.91; reinsurance thereon <i>pro rata</i> .....	357,789 27
Total amount required to safely reinsure all outstanding risks.....	\$983,920 50
Cash dividends to stockholders remaining unpaid.....	3,345 00
Commissions, brokerage and other charges due and to become due to agents and brokers,	26,250 00
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,	\$1,241,115 37
Joint-stock capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital, as regards policyholders.....	791,069 51
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$3,032,184 88

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$2,060,918 44
Deduct only reinsurance, rebate, abatement, and return premiums.....	147,511 83
Net cash actually received for premiums (all fire).....	\$1,913,406 61
Received for interest on bonds and mortgages.....	49,285 53
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	90,917 81
Income received from rents.....	10,230 93
Premium on sale of gold.....	2,883 54
Aggregate amount of income actually received during the year in cash.....	\$2,066,724 42

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$998,379 26
Cash dividends actually paid.....	198,160 00
Paid or allowed for commissions or brokerage.....	278,231 55
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	119,133 16
Paid for State, national and local taxes in this and other States.....	43,145 72
Printing, advertising, traveling expenses, etc.....	108,220 26
Aggregate amount of actual expenditures during the year, in cash.....	\$1,745,269 95

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December of the preceding year.....	\$147,260,542 00	\$1,947,796 52
Written during the year.....	146,979,896 00	1,880,653 35
Total.....	\$294,240,438 00	\$3,828,449 87
Deduct those expired and marked off as terminated.....	154,274,899 00	2,039,503 51
In force at the end of the year.....	\$139,965,539 00	\$1,788,946 36
Deduct amount reinsured.....	None.	
Net amount in force.....	\$139,965,539 00	\$1,788,946 36
In force, having not more than one year to run.....	\$97,975,877 00	\$1,252,262 45
Having more than one and not more than three years to run.....	27,993,107 00	357,789 27
Having more than three years to run.....	13,996,555 00	178,894 64
Net amount in force, December 31st, 1875.....	\$139,965,539 00	\$1,788,946 36

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine, or inland risks, written or renewed.....	\$818,590 00
Premiums received thereon.....	12,634 94
Losses incurred during the year.....	9,104 05
Losses paid during the year.....	7,681 82

## HOME INSURANCE COMPANY—NEW YORK.

Incorporated, April, 1853. Admitted to Kansas, December 25, 1871.

CHARLES J. MARTIN, *President*,JOHN H. WASHBURN, *Secretary*.

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$3,000,000 00
Whole amount of capital actually paid up in cash.....	8,000,000 00

## II.—ASSETS.

Loans on bond and mortgage (first liens).....	\$2,024,553 19
Interest due and accrued on all said bond and mortgage loans.....	54,347 29
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$2,811,000 00
Value of buildings mortgaged (insured for \$1,552,800, as collateral).....	2,274,000 00
Total value of said mortgaged premises.....	\$5,085,000 00

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	Par value.	Market value.	
United States 6-per-cent. bonds of 1881.....	\$200,000 00	\$239,500 00	
United States 10-40 bonds.....	100,000 00	117,250 00	
United States 5-per-cent. bonds of 1881.....	1,400,000 00	1,645,000 00	
United States 6-per-cent. currency bonds.....	500,000 00	613,750 00	
Alabama State bonds.....	10,000 00	2,500 00	
New York assessment bonds.....	50,000 00	51,500 00	
Mississippi treasury warrants.....	20,000 00	16,000 00	
100 shares Hanover National Bank of New York.....	10,000 00	8,525 00	
200 " American Exchange National Bank of N. Y.....	20,000 00	23,200 00	
100 " Fourth National Bank of New York.....	10,000 00	9,500 00	
250 " St. Nicholas National Bank of New York.....	25,000 00	25,250 00	
300 " Metropolitan National Bank of New York.....	30,000 00	39,300 00	
800 " Merchants Exchange National Bank of N. Y.....	15,000 00	15,600 00	
200 " Mercantile National Bank of New York.....	20,000 00	21,500 00	
100 " Importers and Traders National Bank of N. Y.....	10,000 00	19,750 00	
160 " Chatham National Bank of New York.....	4,000 00	5,600 00	
250 " National Bank of the Republic, New York.....	25,000 00	22,500 00	
200 " National Bank of Commerce.....	20,000 00	24,600 00	
250 " National Butchers and Drovers Bank, N. Y.....	5,250 00	8,437 50	
200 " Bank of America, New York.....	20,000 00	29,800 00	
200 " Manhattan Company, New York.....	10,000 00	15,500 00	
200 " United States Trust Company.....	10,000 00	31,500 00	
Total par and market value.....	\$2,515,250 00	\$2,986,062 50	2,986,062 50

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
130 shares Equitable Life Assurance Society.....	\$13,000 00	\$19,500 00	\$13,500 00
20 " St. Nicholas National Bank.....	2,000 00	2,020 00	1,800 00
10 " Continental National Bank, O. S.....	1,000 00	700 00	350 00
\$5,000 U. S. 5-per-cent. bonds of 1881.....	5,000 00	5,875 00	5,000 00
350 shares St. Nicholas National Bank.....	35,000 00	35,350 00	30,000 00
\$1,000 U. S. 5-per-cent. bonds of 1881.....	1,000 00	1,175 00	2,850 00
2,000 U. S. 5-20 bonds of 1865, new.....	2,000 00	2,415 00	5,500 00
100 shares Tenth National Bank.....	10,000 00	7,000 00	25,000 00
\$5,000 U. S. 5-20 bonds of 1865, new.....	5,000 00	6,037 00	5,000 00
20,000 U. S. 5-20 bonds of 1867.....	20,000 00	24,650 00	5,000 00
5,000 U. S. 6-per-cent. bonds of 1881.....	5,000 00	6,250 00	5,000 00
3,300 U. S. 6-per-cent. bonds of 1865, old.....	3,300 00	4,042 50	5,000 00
2,000 U. S. 5-20 bonds of 1865, new.....	2,000 00	2,415 00	16,500 00
100 shares N. Y. Cent. & Hudson River R. R. Co.....	10,000 00	10,500 00	600 00
200 shares N. Y. & Harlem R. R. Co.....	10,000 00	13,400 00	10,000 00
53 " Adriatic Fire Insurance Co.....	1,325 00	1,060 00	25,000 00
100 " National Bank of the Republic.....	10,000 00	9,000 00	2,000 00
94 " Peoples Bank.....	2,350 00	3,313 50	400 00
233 " Union Trust Company.....	23,300 00	31,455 00	2,000 00
20 " St. Nicholas National Bank.....	2,000 00	2,020 00	1,000 00
\$1,000 U. S. 5-20 bonds of 1865, new.....	1,000 00	1,207 50	2,704 00
50 shares N. Y. Cent. & Hudson River R. R. Co.....	5,000 00	5,250 00	10,800 00
185 " Universal Life Insurance Co.....	13,500 00	13,500 00	2,000 00
100 " Safe Deposit Company.....	2,500 00	2,500 00	400 00
5 " N. Y. National Exchange Bank.....	500 00	515 00	3,000 00
50 " N. Y. Cent. & Hudson River R. R. Co.....	5,000 00	5,250 00	80,000 00
\$30,000 New York City 7-per-cent. loan of 1892.....	30,000 00	32,400 00	
10,000 Atlantic Mutual Ins. Co. scrip of 1873.....	10,000 00	9,500 00	

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
1,000 Brooklyn Park 6-per-cent. bond.....	1,000 00	1,010 00	800 00	
50,000 U. S. 5-per-cent bonds of 1881.....	50,000 00	58,750 00	50,000 00	
402 shares Long Island Bank.....	20,100 00	26,130 00	20,000 00	
100 " German American Bank.....	10,000 00	7,600 00	6,500 00	
\$25,000 Atlantic Mutual Ins. Co. scrip of 1873....	25,000 00	23,750 00	20,000 00	
10,000 Atlantic Mutual Ins. Co. scrip of 1873....	10,000 00	9,500 00	12,000 00	
10,000 Atlantic Mutual Ins. Co. scrip of 1874....	10,000 00	9,000 00		
100 shares Chatham Bank.....	2,500 00	3,500 00	3,000 00	
\$1,140 Metropolitan Gas-Light Co. scrip.....	1,140 00	1,197 00	1,000 00	
250 shares Central Trust Company.....	25,000 00	25,000 00	20,000 00	
\$5,000 U. S. 5-20 bonds of 1867, registered.....	5,000 00	5,975 00	10,000 00	
4,000 U. S. 5-20 bonds of 1867, coupon.....	4,000 00	4,940 00		
1,500 U. S. 5-20 bonds of 1865, coupon.....	1,500 00	1,887 50		
139 " U. S. Life Insurance Co.....	6,950 00	11,467 50	6,950 00	
200 " Second National Bank.....	20,000 00	25,000 00	30,000 00	
150 " Metropolitan National Bank.....	15,000 00	19,650 00		
\$50,000 Brooklyn assessment bonds.....	50,000 00	51,000 00	50,000 00	
6,000 Oswego bonds.....	6,000 00	6,000 00	50,000 00	
50,000 U. S. 5-20 bonds of 1865, new.....	50,000 00	60,375 00		
6,500 Georgia bonds.....	6,500 00	6,500 00	5,000 00	
<b>Total amount.....</b>	<b>\$550,465 00</b>	<b>\$616,483 00</b>	<b>\$480,750 00</b>	<b>\$480,750 00</b>
Cash belonging to the Company deposited in Metropolitan National Bank, \$159,211.19; in Continental National Bank, \$83,682.90; total.....				242,894 09
Interest due and accrued on collateral loans.....				5,789 92
Gross premiums in due course of collection, commission and other expenses deducted..				241,728 91
Bills receivable, not matured, taken for fire risks, \$5,000.00; the same, past due, \$62.50; total.....				5,062 50
All other property belonging to the Company, viz.: Salvage property and claims, on losses already paid.....				\$5,833.84
<b>Aggregate amount of all assets of the Company, stated at their actual value.....</b>				<b>\$6,047,021 74</b>

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$43,420 97	
Gross losses in process of adjustment, or in suspense, including all re- ported and supposed losses.....	176,495 73	
Losses resisted, including interest, costs and other expenses thereon.....	26,595 10	
<b>Net amount of unpaid losses.....</b>		<b>\$245,451 80</b>
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,237,967; reinsurance thereon at fifty per cent.....	\$1,118,983 50	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,527,422; reinsurance thereon pro rata.....	780,208 82	
<b>Total amount required to safely reinsure all outstanding risks.....</b>		<b>\$1,899,192 32</b>
Cash dividends to stockholders remaining unpaid.....	2,655 00	
<b>Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,</b>		<b>\$2,147,299 12</b>
Joint-stock capital actually paid up in cash.....	3,000,000 00	
Surplus beyond capital.....	899,722 62	
<b>Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....</b>		<b>\$6,047,021 74</b>

## IV.—INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$3,326,909 59	<i>For fire risks.</i>
Deduct only reinsurance, rebate, abatement, and return premiums.....	244,501 53	
<b>Net cash actually received for premiums (all fire).....</b>		<b>\$3,082,408 06</b>
Bills and notes received during the year for premiums, remaining unpaid... ..	\$5,062 50	
Received for interest on bonds and mortgages.....		145,881 86
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		164,705 65
Income received from rents.....		82 78
<b>Aggregate amount of income actually received during the year in cash.....</b>		<b>\$3,393,078 30</b>

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	\$1,701,904 39	
Deduct all amounts actually received for salvage and reinsurance.....	19,886 97	
<b>Net amount paid during the year for losses.....</b>		<b>\$1,682,067 42</b>

Cash dividends actually paid.....	\$273,735 00
Paid or allowed for commissions or brokerage.....	560,531 33
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	241,178 53
Paid for State, national and local taxes in this and other States.....	64,708 42
All other payments and expenditures, viz.: Advertising, postage, stationery, traveling expenses, etc.....	195,078 88
Aggregate amount of actual expenditures during the year in cash.....	\$3,017,299 53

## VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$347,393,978 00	\$3,913,439 00	
Written during the year.....	390,222,100 72	3,326,909 59	
Total.....	\$737,616,078 72	\$7,240,348 59	
Deduct those expired and marked off as terminated.....	375,343,857 72	3,414,277 76	
In force at the end of the year.....	\$362,272,221 00	\$3,826,070 83	
Deduct amount reinsured.....	5,467,985 00	60,681 83	
Net amount in force.....	\$356,804,236 00	\$3,765,389 00	
In force having not more than one year to run.....	\$270,714,868 00	\$2,644,245 00	
Having more than one and not more than three years to run.....	66,977,335 00	853,849 00	
Having more than three years to run.....	19,112,033 00	267,295 00	
Net amount in force December 31, 1875.....	\$356,804,236 00	\$3,765,389 00	

## BUSINESS IN THE STATE OF KANSAS DURING THE YEAR.

	<i>Fire risks.</i>
Fire risks (no marine or inland risks taken).....	\$1,106,293 00
Premiums received .....	16,157 15
Losses paid.....	9,799 08
Losses incurred.....	5,398 42

## HOME INSURANCE COMPANY—COLUMBUS, OHIO.

Incorporated, July, 1863. Admitted to Kansas, September 21, 1871.

J. B. HALL, *President.*H. N. HENDERSON, *Asst. Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$22,460 00
Loans on bond and mortgage (first liens).....	127,854 20
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which \$10,455 is in process of foreclosure).....	17,934 86
Interest due and accrued on all said bond and mortgage loans.....	15,600 00
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$490,279 00
Value of buildings mortgaged (insured for \$47,800 as collateral).....	72,101 00
Total value of said mortgaged premises.....	\$562,380 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 10-40 registered bonds.....	\$50,000 00	\$58,500 00
U. S. 5-20 registered bonds.....	44,000 00	53,900 80
Columbus & Hocking Valley R. R. bonds.....	25,500 00	25,500 00
Columbus City bonds.....	18,500 00	19,240 00
Athens City bonds.....	3,800 00	3,800 00
Fayette County bonds.....	2,000 00	2,000 00
Jackson Township bonds.....	280 00	280 00
Total par and market value.....	\$144,080 00	\$163,220 00

163,220 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
U. S. 5-20 bonds.....	\$10,500 00	\$12,810 00	\$7,902 89
National Bank stock.....	14,000 00	21,000 00	12,272 50
Railroad bonds.....	1,000 00	1,000 00	485 00
Total amount.....	\$25,500 00	\$34,810 00	\$20,660 39

Cash in the Company's principal office.....	\$20,660 39
Cash belonging to the Company deposited in First National Bank, Columbus, Ohio.....	8,369 77
Interest due and accrued on stocks not included in "market value".....	27,112 63
Interest due and accrued on collateral loans.....	1,675 00
Gross premiums in due course of collection.....	2,215 60
Bills receivable, not matured, taken for fire, marine and inland risks.....	66,290 23
Rents due and accrued, and other personal property.....	26,737 92
Due from other companies for reinsurance on losses already paid.....	5,346 41
	10,069 18

Aggregate amount of all assets of the Company, stated at their actual value..... \$504,546 09

## ITEMS NOT ADMITTED AS ASSETS.

Loans on bond and mortgage in excess of 50 per cent. margin.....	\$59 34
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## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$15,000 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	7,500 00
Losses resisted, including interest, cost and other expenses thereon.....	5,000 00

Net amount of unpaid losses.....	\$27,500 00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$279,965.64; reinsurance thereon at fifty per cent.....	\$139,982 77
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$33,493.33; reinsurance thereon at fifty per cent.....	16,746 66

Amount required to safely reinsure all outstanding risks..... 156,729 43

Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,	\$184,229 43
Joint-stock capital actually paid up in cash.....	250,000 00
Surplus beyond capital, as regards policyholders.....	70,316 66

Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus..... \$504,546 09

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	
Gross cash received for premiums.....	\$400,542 62	
Deduct only reinsurance, rebate, abatement, and return premiums.....	56,926 29	
Net cash actually received for premiums (all fire).....		\$343,616 33
Received for interest on bonds and mortgages.....		25,351 25
Income received from rents.....		276 45

Aggregate amount of income actually received during the year in cash..... \$369,244 03

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$197,187 86
Cash dividends actually paid.....	37,500 00
Paid or allowed for commissions or brokerage.....	59,870 69
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	36,272 42
Paid for State, national and local taxes in this and other States.....	12,497 86
Attorney fees and costs, \$1,735.47; postage, \$2,893.37; supplies and advertising, \$6,648.06; office expenses, \$1,156.81; Board, \$2,804.29; adjusting, \$2,095.06; traveling and other expenses, \$17,229.63; total.....	34,562 69

Aggregate amount of actual expenditures during the year in cash..... \$377,841 02

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$25,416,808	\$367,600 33
Written during the year.....	26,004,681	400,542 62
Total.....	\$51,421,489	\$768,143 00
Deduct those expired and marked off as terminated.....	29,683,518	452,462 33
In force at the end of the year.....	\$21,737 971	\$315,680 67
Deduct amount reinsured.....	148,120	2,221 80
Net amount in force.....	\$21,589 851	\$313,458 87

In force having not more than one year to run.....	\$18,845,292	\$279,965 54
Having more than one and not more than three years to run.....	2,287,050	25,763 70
Having more than three years to run.....	457,509	7,729 63
Net amount in force Dec. 31, 1875.....	\$21,589,851	\$313,458 87

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$104,585 00
Premiums received thereon.....	2,326 95
Losses incurred during year.....	783 70
Total losses paid during the year.....	783 70

## HOMESTEAD FIRE INSURANCE COMPANY—WATERTOWN, NEW YORK.

Incorporated, April 10, 1873. Admitted to Kansas, January, 1874.

ALLEN C. BEACH, *President*.HENRY S. MUNSON, *Secretary*.

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

Loans on bond and mortgage (first liens).....	\$202,244 24
Interest due and accrued on all said bond and mortgage loans.....	4,480 48
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$433,275 00
Value of buildings mortgaged (insured for \$58,450 as collateral).....	88,660 00
Total value of said mortgaged premises.....	\$521,935 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Jefferson County volunteer bonds.....	\$1,100 00	\$1,122 00	
Watertown City water bonds .....	3,000 00	3,060 00	
Total par and market value.....	\$4,100 00	\$4,182 00	4,182 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
Agricultural Fire Ins. Co.'s stock.....	\$3,400 00	\$5,900 00	\$3,400 00	
Total amount.....	\$3,400 00	\$5,900 00	\$3,400 00	3,400 00
Cash in the Company's principal office.....				216 01
Cash belonging to the Company deposited in Security Bank .....				26,241 52
Interest due and accrued on stocks not included in "market value" .....				348 88
Interest due and accrued on collateral loans.....				122 50
Gross premiums in due course of collection.....				27,789 07

Aggregate amount of all assets of the Company, stated at their actual value..... \$269,024 70

## III.—LIABILITIES.

Total gross amount of claims for losses.....	\$8,650 00
Deduct reinsured in Oswego Insurance Co., \$2,500; deduct reinsured in Northern Insurance Co., \$2,500; total.....	5,000 00
Net amount of unpaid losses.....	\$3,650 00
Gross premiums received and receivable upon all unexpired <i>fire risks</i> , running <i>one year or less</i> from date of policy, \$19,018.32; reinsurance thereon at <i>fifty per cent.</i> .....	\$9,509 06
Gross premiums received and receivable upon all unexpired <i>fire risks</i> , running <i>more than one year</i> from date of policy, \$36,718.25; reinsurance thereon <i>pro rata.</i> .....	46,147 94
Total amount required to safely reinsure all outstanding risks.....	55,657 00
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus.....	\$59,307 00
Joint-stock capital actually paid up in cash.....	200,000 00
Surplus beyond capital, as regards policyholders.....	9,717 70
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$269,024 70

## IV.—INCOME DURING THE YEAR.

Net cash actually received for premiums (all fire).....	\$71,060 46
Received for interest on bonds and mortgages.....	13,419 44
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	402 50
Aggregate amount of income actually received during the year in cash.....	<u>\$84,882 40</u>

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$35,221 49
Cash dividends actually paid.....	20,300 00
Paid or allowed for commissions or brokerage.....	10,685 25
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	6,082 10
Paid for State, national and local taxes in this and other States.....	3,745 98
All other payments and expenditures—postage, \$948.92; office expenses, \$641.66; traveling expenses, \$2,786.19; exchange, \$68.00; stationery and printing, \$1,865.59; total,	6,310 36
Aggregate amount of actual expenditures during the year in cash.....	<u>\$82,045 18</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of Dec. of the preceding year.....	\$11,365,687 00	\$60,656 29
Written during the year.....	13,608,313 00	71,060 46
Total.....	\$24,974,000 00	\$131,716 75
Deduct those expired and marked off as terminated.....	5,206,368 00	25,286 12
In force at the end of the year.....	\$19,767,632 00	\$106,430 63
Deduct amount reinsured.....	140,198 00	694 06
Net amount in force.....	<u>\$19,627,434 00</u>	<u>\$105,736 57</u>
In force having not more than one year to run.....	\$7,413,802 00	\$30,304 45
Having more than one and not more than three years to run.....	12,214,632 00	75,432 12
Net amount in force December 31, 1875.....	<u>\$19,627,434 00</u>	<u>\$105,736 57</u>

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$84,150 00
Premiums received thereon.....	359 45
Losses incurred during the year.....	383 33
Total losses paid during the year.....	<u>383 33</u>

## P. &amp; D. OF THE INSURANCE COMPANY OF NORTH AMERICA—PHILADELPHIA, PENNSYLVANIA.

Incorporated, April 14, 1794. Admitted to Kansas, November 16, 1871.

ARTHUR G. COFFIN, *President.*MATHIAS MARIS, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	<u>1,000,000 00</u>

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$90,000 00
Loans on bond and mortgage (first liens).....	1,001,490 00
Interest due on all said bonds and mortgage loans.....	17,653 33
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$2,629,500
Total value of said mortgaged premises.....	<u>\$2,629,500</u>



## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Par value.	Market value.
U. S. Government bonds, 1881, registered, 6 per cent.....	\$100,000 00	\$119,250 00
U. S. Government bonds, 1881, coupon, 6 per cent.....	100,000 00	120,000 00
U. S. Government bonds, 1881, registered, 5 per cent.....	100,000 00	116,625 00
U. S. Gov. bonds, 5-20's, 1865 and 1867, reg., 6 per cent.....	100,000 00	118,325 00
U. S. Gov. bonds, 5-20's, 1881, 5 per cent.....	100,000 00	116,625 00
Pennsylvania State 5's loan, in gold.....	10,000 00	10,400 00
Pennsylvania State 6's.....	106,000 00	124,860 00
New Jersey State 6's.....	59,000 00	62,245 00
Delaware State 6's.....	10,000 00	10,400 00
Connecticut State 6's, 1881.....	95,000 00	102,600 00
Indiana State 7's.....	40,000 00	44,000 00
Philadelphia City 6's.....	300,000 00	316,860 00
Pittsburgh City 7's.....	50,000 00	53,500 00
Milwaukee City 7's.....	50,000 00	52,500 00
Cincinnati City, \$79,000 7 3-10's, \$21,000 6's, \$10,000 7's.....	110,000 00	114,980 00
Indianapolis City 7 3-10's.....	30,000 00	30,300 00
Hartford City 6's.....	50,000 00	50,500 00
Rochester City 7's.....	25,000 00	25,125 00
Columbus City 8's.....	15,000 00	16,200 00
Fall River City 5's, gold.....	30,000 00	28,500 00
Toledo City Education 8's.....	10,000 00	10,700 00
Harrisburg City 6's.....	15,000 00	14,400 00
Providence City 5's, gold.....	25,000 00	23,750 00
Newark City 7's.....	20,000 00	21,000 00
Cleveland City 7's.....	30,000 00	31,500 00
Boston City 6's.....	200,000 00	216,000 00
Williamsport City 6's.....	3,000 00	2,550 00
Bellefonte Borough bonds, 6's.....	6,000 00	5,460 00
Pennsylvania R. R. Co.'s 1st mortgage bonds.....	50,000 00	53,000 00
Delaware R. R. Co.'s loan, 1895.....	25,000 00	25,000 00
Chesapeake & Delaware Canal Co.'s loan, 1886.....	37,000 00	32,190 00
North Pennsylvania R. R. Co.'s loan, 6 per cent. coupon,	30,000 00	31,800 00
North Pennsylvania R. R. Co.'s loan, 7 per cent. coupon,	5,000 00	5,300 00
Delaware Division Canal Co.'s loan, 1878.....	15,000 00	14,700 00
Delaw. & Raritan Canal Co., and C. & A. R. R. & T. Co.,	11,000 00	11,550 00
Lehigh Coal & Navigation Co.'s convertible loan.....	6,000 00	5,760 00
Lehigh Coal & Navigation Co.'s first mortg. loan, reg.....	25,000 00	25,625 00
Lehigh Valley R. R. Co.'s 6's loan.....	50,000 00	53,125 00
Lehigh Valley R. R. Co.'s 7's loan.....	25,000 00	27,750 00
Philadelphia & Reading R. R. Co.'s reg. loan.....	50,000 00	53,000 00
Western Pennsylvania R. R. Co.'s loan.....	15,000 00	12,375 00
Pennsylvania & N. Y. C. R. R. Co.'s 7's loan.....	30,000 00	31,950 00
American S. S. Co.'s bonds.....	40,000 00	35,200 00
Philadelphia & Reading R. R. Co.'s 7's, reg.....	8,000 00	8,500 00
Philadelphia & Reading R. R. Co.'s coupons.....	5,000 00	5,300 00
Pennsylvania R. R. Co.'s consol. first mortg.....	50,000 00	48,750 00
South Carolina bonds.....	11,000 00	5,500 00
Lehigh Valley R. R. Co.'s convert. mortg. bonds.....	50,000 00	48,500 00
United R. R. Co.'s bonds, N. J.....	42,000 00	42,000 00
Philadelphia & Reading R. R. Co.'s first mortg. loan.....	50,000 00	51,500 00
The Wm. Cramp & Sons' Dry Dock loan, reg., 6 per ct.....	30,000 00	30,000 00
Philadelphia, Wilmington & Baltimore R. R. Co.'s loan.....	39,000 00	39,780 00
Wrecking Steamer North America.....	40,250 00	40,250 00
100 Shares Philadelphia National Bank stock.....	10,000 00	17,800 00
228 " Chesapeake & Delaware Canal Co.'s stock.....	11,400 00	4,560 00
122 " North Pennsylvania R. R. Co.'s stock.....	6,100 00	6,466 00
300 " Phil., Germant'n & Norrist'n R. R. Co.'s stock,	15,000 00	29,700 00
Other loans, stocks and securities.....	10,500 00	10,500 00
Total par and market value.....	\$2,581,250 00	\$2,765,986 00

\$2,765,986 00

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
\$11,000 Philadelphia City 6's, loan.....	\$11,050 00	\$11,550 00	\$9,200 00
5,000 Catawissa R. R. Co., 7-per-cent loan.....	5,000 00	5,200 00	4,333 33
500 Philadelphia City 6's, loan.....	500 00	525 00	437 50
8,000 Lehigh Coal & Nav. Co.'s loan.....	8,000 00	7,760 00	6,466 66
1,000 Philadelphia City 6's, loan.....	1,000 00	1,050 00	700 00
7,500 Philadelphia City 6's, loan.....	7,500 00	7,875 00	5,000 00
21 Shares of Penn. Ins. on Lives, etc., stock.....	2,100 00	4,200 00	2,320 00
87 " Pennsylv. R. R. Co.'s stock.....	4,350 00	4,698 00	3,000 00
100 " Lehigh Coal & Nav. Co.'s stock.....	5,000 00	11,000 00	
100 " Nesquehoning Val. R. R. Co.'s stock.....	5,000 00	5,200 00	
100 " Lehigh Valley R. R. Co.'s stock.....	5,000 00	5,500 00	
100 " Phil. & Reading R. R. Co.'s stock.....	5,000 00	6,200 00	
100 " Pennsylv. R. R. Co.'s stock.....	5,000 00	5,200 00	
100 " United R. R. Co.'s of N. J. stock.....	10,000 00	10,400 00	
\$10,000 Newark City school bonds.....	10,000 00	13,400 00	
Total amount.....	\$84,450 00	\$99,758 00	\$78,874 15

78,874 15

## Cash belonging to the Company deposited in bank:

Currency.		
Philadelphia National Bank.....	\$89,308 49	
Merchants National Bank, N. Y.....	23,827 80	
Fidelity Insurance, Trust & Safe Deposit Co.....	154,569 96	
Pennsylv. Co. for Ins. on Lives and Grant'g Annuities...	33,983 39	
National Union Bank, Reading.....	3,729 16	
Union Bank of Newfoundland.....	6,683 52	
		\$812,102 32
Gold.		
Philadelphia National Bank.....	\$36,324 95	
Merchants National Bank, N. Y.....	28,214 39	
Bank of Montreal, Montreal.....	16,501 91	
Brown, Shipley & Co.....	157,166 04	
		238,207 29
Premium thereon at 12 per cent.....		28,584 87
		\$578,894 48
Interest due and accrued on collateral loans.....		276 00
Gross premiums in course of collection, fire and marine.....		287,473 04
Bills receivable (not matured) taken for marine risks.....		343,606 61
Aggregate amount of all assets of the Company, stated at their actual value.....		\$5,164,253 61

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$3,293 85
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## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$56,150 45	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	197,594 41	
Losses resisted, including interest, costs and other expenses thereon.....	23,255 14	
Total gross amount of claims for losses.....	\$277,000 00	
Deduct salvage claims thereon.....	20,000 00	
Net amount of unpaid losses.....		\$257,000 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,625,343.75; reinsurance thereon at fifty per cent.....	\$812,671 87	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$720,982.67; reinsurance thereon pro rata.....	397,640 72	
Gross premiums (including both cash and bills, without any deductions) received and receivable upon all unexpired inland navigation risks, \$—; reinsurance thereon at fifty per cent.....	430,467 24	
Gross premiums (cash and bills, without any deductions) received and receivable on all unexpired marine risks.....		
Total amount required to safely reinsure all outstanding risks.....		1,649,779 38
Amount reclaimable by the insured on perpetual fire-insurance policies, being ninety-five per cent. of the premium or deposit received.....		347,750 35
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus..		\$2,245,530 18
Joint-stock capital actually paid up in cash.....		1,000,000 00
Surplus beyond capital, as regards policyholders.....		1,918,723 43
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....		\$5,164,253 61

## IV.—INCOME DURING THE YEAR.

	For fire risks.	For marine and inland risks.
Gross premiums received in cash, without any deduction, \$1,689,693 20	\$1,689,693 20	\$1,452,953 35
Gross cash actually received on bills and notes taken for premiums, without deduction.....		551,092 89
Gross cash received for premiums.....	\$1,689,693 20	\$2,004,046 24
Deduct only reinsurance, rebate, abatement, and return premiums.....	130,217 60	432,927 94
Net cash actually received for premiums.....	\$1,559,475 60	\$1,571,118 30
		\$3,130,593 90
Bills and notes received during year for premiums, remaining unpaid, \$343,606 61		
Received for interest on bonds and mortgages.....		60,133 37
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		160,708 96
Deposit premium (less five per cent.) received for perpetual fire risks.....		18,735 45
Aggregate amount of income actually received during the year in cash.....		\$3,351,436 23

## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>	
Gross amount paid for losses.....	872,456 85	\$1,474,219 30	
Deduct all amounts actually received for salvage and reinsurance .....	8,972 78	259,031 83	
Net amount paid during the year for losses.....	<u>\$863,484 07</u>	<u>\$1,215,187 47</u>	
Cash dividends actually paid.....			\$2,078,671 54
Paid or allowed for commissions or brokerage.....			201,448 80
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			274,102 45
Paid for State, national and local taxes in this and other States.....			91,520 64
All other payments and expenditures, viz.: Advertising, postage, stationery, traveling expenses, etc.....			80,518 19
Amount of deposit premiums returned during the year on perpetual fire risks, \$6,049.69.			223,847 61
Aggregate amount of actual expenditures during the year in cash.....			<u>\$2,950,109 23</u>

VI.—MISCELLANEOUS.  
RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year.....	\$183,516,475 00	\$2,774,753 25	\$11,497,833 00	\$440,719 33
Written during the year.....	130,600,500 00	1,709,695 25	170,169,296 00	2,004,046 34
Total.....	<u>\$314,116,975 00</u>	<u>\$4,484,448 52</u>	<u>\$181,694,129 00</u>	<u>\$2,444,765 67</u>
Deduct those expired and marked off as terminated.....	139,520,642 00	1,794,032 26	171,978,766 00	2,014,298 43
In force at the end of year,.....	<u>\$174,596,333 00</u>	<u>\$2,690,416 24</u>	<u>\$9,715,363 00</u>	<u>\$430,467 24</u>
In force, having not more than one year to run.....	\$104,232,359 00	\$1,517,445 18		
Having more than one and not more than three years to run.....	46,811,614 00	666,133 20		
Having more than three yrs. to run, Perpetual risks in force, and interest premiums.....	12,706,969 00	366,053 00		
Net amount in force, Dec. 31,.....	<u>\$174,596,333 00</u>	<u>\$2,690,416 24</u>		

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$751,619 00
Premiums received.....	13,526 74
Losses paid on risks taken.....	2,334 02
Losses incurred last year in the State.....	<u>2,334 02</u>

## KANSAS INSURANCE COMPANY—LEAVENWORTH, KANSAS.

Incorporated, 1864. Commenced business, July 6, 1864.

M. H. INSLEY, *President.*ED. RUSSELL, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	<u>200,000 00</u>

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$10,250 00
Loans on bond and mortgage (first liens).....	114,260 16
Interest due and accrued on all said bond and mortgage loans.....	8,302 58
Value of the lands mortgaged, exclusive of buildings and perishable improvements .....	\$126,650 00
Value of buildings mortgaged.....	<u>74,500 00</u>
Total value of said mortgaged premises.....	<u>\$201,150 00</u>

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
50 Mo. River R. R. first-mortgage bonds.....	\$50,000 00	\$45,000 00	
34 Leavenworth A. & N. W. R. R. first-mortgage bonds.....	34,000 00	29,580 00	
6 Leavenworth County bonds.....	6,000 00	4,950 00	
2 Leavenworth City bonds.....	1,000 00	850 00	
29 Leavenworth City installment bonds.....	3,920 00	3,430 00	
6 Leavenworth City bonds.....	600 00	540 00	
3 Atchison City bonds.....	300 00	270 00	
1 Dallas City bond.....	1,000 00	850 00	
1 school bond.....	50 00	50 00	
School-district warrants.....	989 08	989 08	
County warrants.....	476 00	476 00	
Total par and market value.....	\$98,335 08	\$86,985 08	\$86,985 08

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
Mortgage of 105½ acres.....	\$275 33	\$275 33		
3 Leavenworth City bonds.....	405 00	344 25	\$400 00	
60 shares of Alliance Life Ins. Co. stock.....	6,000 00	6,000 00	5,000 00	
40 shares of Alliance Life Ins. Co. stock.....	4,000 00	4,000 00	3,225 00	
100 shares of Alliance Life Ins. Co. stock.....	10,000 00	10,000 00	8,155 70	
100 shares of Alliance Life Ins. Co. stock.....	10,000 00	10,000 00	7,500 00	
100 shares of Alliance Life Ins. Co. stock.....	10,000 00	10,000 00	8,000 00	
Three \$1,000 notes, secured on 480 acres of land.....	3,000 00	3,000 00		
One \$2,000 Life Ins. Policy, being less than reserve,			140 00	
Total amount.....	\$43,680 33	\$43,619 58	\$32,420 70	
Cash in the Company's principal office.....				32,420 70
Cash belonging to the Company deposited in Insley, Shire & Co.'s bank, \$8,461.16; certificate of deposit, \$765.50; total.....				3,315 74
Interest due and accrued on bonds not included in "market value".....				9,226 66
Interest due and accrued on collateral loans.....				1,079 78
Gross premiums in due course of collection.....				2,259 65
Judgment for which tax has been levied against school district.....				15,491 64
Rents due and accrued.....				680 00
Due from other companies for reinsurance on losses already paid.....				30 00
				680 52
Aggregate amount of all assets of the Company, stated at their actual value.....				\$284,982 51

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted, not due.....	\$4,832 24	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	8,650 00	
Losses resisted, including interest, costs and other expenses thereon.....	5,960 50	
Net amount of unpaid losses.....		\$19,432 74
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$94,323.80; reinsurance thereon at forty per cent.....	\$37,229 52	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$10,088.09; reinsurance thereon pro rata.....	5,732 03	
Total amount required to safely reinsure all outstanding risks.....		43,461 55
Due and to become due for borrowed money.....		16,000 00
Commissions, brokerage and other charges due and to become due to agents and brokers.....		2,379 87
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....		\$81,274 16
Surplus beyond capital, as regards policyholders.....		200,000 00
		3,708 35
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....		\$284,982 51

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$186,024 76	
Deduct only reinsurance, rebate, abatement, and return premiums.....	56,787 54	
Net cash actually received for premiums (all fire).....	\$129,237 22	
Received for interest on bonds and mortgages.....		\$129,237 22
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		6,106 25
Income received from rents.....		50 90
Received for calls on capital.....	\$50,000	
Aggregate amount of income actually received during the year in cash.....		\$185,394 37

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$99,855 64
Paid or allowed for commissions or brokerage.....	29,491 20
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	12,387 86
Paid for State, national and local taxes in this and other States.....	4,438 01
All other payments and expenditures, viz.: Miscellaneous.....	17,718 81
Aggregate amount of actual expenditures during the year, in cash.....	<u>\$163,891 52</u>

## VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	
	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$6,784,487 00	\$160,529 30
Written during the year.....	2,227,068 00	53,705 11
Total.....	<u>\$9,011,555 00</u>	<u>\$214,234 41</u>
Deduct those expired and marked off as terminated.....	4,515,156 00	108,564 61
In force at the end of the year.....	\$4,496,399 00	\$105,669 80
Deduct amount reinsured.....	50,400 00	1,257 91
Net amount in force.....	<u>\$4,445,999 00</u>	<u>\$104,411 89</u>
In force having not more than one year to run.....	\$3,877,926 00	\$94,323 80
Having more than one and not more than three years to run.....	470,065 00	7,801 47
Having more than three years to run.....	98,008 00	2,286 62
Net amount in force Dec. 31, 1875.....	<u>\$4,445,999 00</u>	<u>\$104,411 89</u>

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.		
Fire and marine or inland risks written or renewed.....		\$896,673 50
Premiums received thereon.....		28,546 94
Losses incurred during the year.....		4,713 77
Total losses paid during the year.....		<u>6,230 17</u>

## MANHATTAN FIRE INSURANCE COMPANY—NEW YORK CITY.

Incorporated, January 8, 1872. Admitted to Kansas, September 21, 1872.

ANDREW J. SMITH, *President.*LOUIS P. CANNON, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$250,000 00
Whole amount of capital actually paid up in cash.....	<u>250,000 00</u>

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$6,000 00
Loans on bond and mortgage (first liens), upon which not more than one year's interest is due.....	220,273 55
Interest due and accrued on all said bond and mortgage loans.....	5,434 16
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$301,300 00
Value of the buildings mortgaged (insured for \$202,000.00 as collateral).....	202,000 00
Total value of said mortgaged premises.....	<u>\$503,300 00</u>

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. 6-per-cent. currency bonds.....	\$100,000 00	\$123,000 00	
U. S. 5-20 bonds.....	100,000 00	118,000 00	
U. S. 5-20 bonds, '67s.....	50,000 00	60,000 00	
U. S. 10-40 bonds.....	50,000 00	58,500 00	
U. S. 5-20 bonds, '67s.....	450 00	500 00	
South Carolina bonds.....	20,000 00	7,000 00	
Total par and market value.....	<u>\$320,450 00</u>	<u>\$367,000 00</u>	<u>\$367,000 00</u>

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
Central Pacific gold bond.....	\$1,000 00	\$1,200 00	\$700 00
Bank of America stock.....	2,000 00	3,000 00	2,000 00
U. S. bonds of '81.....	5,000 00	6,000 00	5,000 00
Knickerbocker Ice Co. stock.....	33,300 00	33,300 00	25,000 00
Phoenix Ins. Co. stock.....	5,000 00	6,500 00	5,000 00
Dry Dock & East Broadway R. R. stock.....	3,400 00	5,000 00	2,500 00
Brewers & Maltsters Ins. stock.....	2,500 00	2,500 00	2,000 00
Brewers & Maltsters Ins. stock.....	2,000 00	2,000 00	1,500 00
Howard Ins. Co. stock.....	800 00	900 00	700 00
Knickerbocker Ice Co. stock.....	3,700 00	3,700 00	3,000 00
U. S. bond, 5-20.....	1,000 00	1,200 00	700 00
Mechanics Bank stock.....	450 00	500 00	425 00
U. S. bond, 5-20.....	500 00	550 00	350 00
U. S. bond, 5-20.....	1,000 00	1,200 00	1,000 00
Home Ins. Co. stock.....	4,500 00	5,000 00	3,750 00
Home Ins. Co. stock.....	2,000 00	2,200 00	1,500 00
U. S. bond, '81.....	1,000 00	1,200 00	700 00
Phoenix Ins. Co. stock.....	1,600 00	2,000 00	1,400 00
Total amount.....	\$70,750 00	\$77,950 00	\$57,225 00

Cash in the Company's principal office.....	\$57,225 00
Cash belonging to the Company deposited in Leather Manufacturers National Bank.....	2,373 23
Interest due and accrued on collateral loans.....	75,864 16
Gross premiums in due course of collection.....	831 06
Bills receivable, not matured, taken for fire, marine and inland risks.....	47,044 47
Salvage property and claims on losses already paid.....	11,647 34
	6,400 00

Aggregate amount of all assets of the Company, stated at their actual value..... **\$800,092 97**

## ITEMS NOT ADMITTED AS ASSETS.

Loans on bond and mortgage in excess of 50 per cent. margin.....	\$1,000 00
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## III.—LIABILITIES.

Net amount of unpaid losses.....	\$22,000 00
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running <i>one year or less</i> from date of policy, \$476,431.52; reinsurance thereon at <i>fifty</i> per cent.....	\$238,215 76
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running <i>more than one year</i> from date of policy, \$9,016.20; reinsurance thereon <i>pro rata</i> .....	6,592 26
Gross premiums received and receivable upon all unexpired <i>inland navigation</i> risks, \$1,860.30; reinsurance thereon at <i>fifty</i> per cent.....	930 15

Total amount required to safely reinsure all outstanding risks.....	245,738 17
Commissions, brokerage and other charges due and to become due to agents and brokers.....	3,934 78

Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....	\$271,672 95
Surplus beyond capital, as regards policyholders.....	250,000 00
	278,420 02

Aggregate amount of all liabilities, including paid-up capital, stock, scrip, reserve, and net surplus..... **\$800,092 97**

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	<i>For marine and inland risks.</i>	
Gross cash received for premiums.....	\$682,299 31	\$86,954 15	
Deduct only reinsurance, rebate, abatement, and return premiums.....	49,806 57	30,790 50	
Net cash actually received for premiums.....	\$632,592 74	\$36,163 65	
Received for interest on bonds and mortgages.....			\$668,756 39
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....			14,217 96
			18,698 38
Aggregate amount of income actually received during the year in cash.....			<b>\$701,672 73</b>

## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$311,170 34	\$28,858 95	
Net amount paid during the year for losses.....			\$340,029 29
Cash dividends actually paid.....			35,000 00
Paid or allowed for commissions or brokerage.....			103,478 50
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			49,586 28
Paid for State, national and local taxes in this and other States.....			15,011 39
All other payments and expenditures.....			57,589 05
Aggregate amount of actual expenditures during the year in cash.....			<b>\$600,694 51</b>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$32,234,893	\$478,878 14		
Written during the year.....	52,747,118	632,592 74	\$5,202,695	\$36,163 65
Total.....	\$84,982,011	1,111,470 88	\$5,202,695	\$36,163 65
Deduct those expired and marked off as terminated.....	50,723,801	614,023 40	5,079,795	34,303 35
In force at the end of the year.....	\$34,258,210	\$497,447 48	\$122,900	\$1,860 30
Deduct amount reinsured.....	644,819	11,999 76		
Net amount in force.....	\$33,613,391	\$485,447 72		
In force having not more than one year to run.....	\$31,590,074	\$476,431 62		
Having more than one and not more than three years to run.....	1,593,644	7,749 15		
Having more than three years to run,	429,673	1,267 05		
Net am't in force Dec. 31, 1875,	\$33,613,391	\$485,447 72		

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$160,615 00
Premiums received thereon.....	2,084 85
Losses incurred during the year.....	171 61
Total losses paid during the year.....	171 61

## MERCHANTS INSURANCE COMPANY—NEWARK, N. J.

Incorporated, July 18, 1858. Admitted to Kansas, June 21, 1875.

SILAS MERCHANT, *President.*HENRY POWLES, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$36,500 00
Loans on bond and mortgage (first liens).....	367,341 96
Loans on bond and mortgage (first liens) upon which more than one year's interest is due (of which \$12,760 is in process of foreclosure).....	31,250 00
Interest due and accrued on all said bond and mortgage.....	9,768 35
Total value of said mortgaged premises (insured for \$453,800).....	\$1,129,935 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. 5-20 bonds.....	\$125,000 00	\$150,000 00	
Newark City bonds.....	100,000 00	105,000 00	
Elizabeth City bonds.....	25,000 00	24,250 00	
New Brunswick City bonds.....	2,800 00	2,800 00	
Long Branch village school bonds.....	15,000 00	15,000 00	
Total par and market value.....	\$267,800 00	\$297,050 00	\$297,050 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
Central R. R. of N. J. bonds.....	\$4,000 00	\$4,200 00	\$3,500 00
Central R. R. of N. J. bonds.....	800 00	840 00	700 00
Second National Bank stock.....	1,500 00	2,025 00	1,500 00
Newark City Ins. Co.'s stock.....	2,600 00	2,600 00	2,000 00
American Trust Co.'s stock.....	1,000 00	1,000 00	833 33
Merchants National Bank stock.....	5,000 00	9,500 00	5,000 00
Merchants National Bank stock.....	3,000 00	2,700 00	
American Trust Co.'s stock.....	2,000 00	2,000 00	3,900 00

	Par value.	Market value.	Loaned.	
Central R. R. of N. J. stock.....	\$2,500 00	\$2,625 00	\$2,937 50	
Merchants National Bank .....	1,000 00	900 00		
American Trust Co.'s stock.....	5,000 00	5,000 00	4,166 66	
Merchants National Bank stock.....	1,000 00	900 00		
American Trust Co.'s stock .....	5,000 00	5,000 00	4,604 16	
Peoples Ins. Co.'s stock.....	500 00	525 00		
Total amount.....	\$34,900 00	\$39,815 00	\$29,891 65	
Cash in Company's principal office.....				\$29,891 65
Cash belonging to the Company deposited in Shawmut Bank, Boston, \$1,474.75; Merchants National Bank, Newark, \$25,572.34.....				7,013 82
Interest due and accrued on stocks not included in "market value".....				27,047 09
Interest due and accrued on collateral loans.....				8,624 82
Gross premiums in due course of collection.....				1,137 95
Rents due and accrued.....				47,859 10
				1,250 00
Aggregate amount of all assets of the Company, stated at their actual value.....				\$909,833 74

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$1,258 35
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## III.—LIABILITIES.

Gross claims for losses against the company, adjusted and unpaid.....	\$9,374 48
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	14,811 33
Losses resisted, including interest, costs and other expenses thereon.....	4,000 00
Net amount of unpaid losses.....	\$28,185 81
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$367,650.01; reinsurance thereon at fifty per cent.....	\$183,825 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$76,266.04; reinsurance thereon <i>pro rata</i> .....	47,506 78
Total amount required to safely reinsure all outstanding risks.....	231,331 78
Amount reclaimed by the insured on perpetual fire-insurance policies.....	570 00
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	5,095 00
Interest due and declared remaining unpaid or uncalled for.....	11,911 86
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	788 58
All other demands against the Company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county and other taxes and assessments, \$363.80; commissions, brokerage and other charges due and to become due to agents and brokers, \$6,070.30; return premiums, \$1,648.33.....	8,082 43
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus.....	\$285,965 46
Joint-stock capital actually paid up in cash.....	200,000 00
Surplus beyond capital, as regards policyholders.....	423,868 28
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	\$112,939 00
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$909,833 74

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$452,393 13
Deduct only reinsurance, rebate, abatement, and return premiums.....	36,544 69
Net cash actually received for premiums (all fire).....	\$415,848 44
Received for interest on bonds and mortgages.....	24,640 57
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	20,942 91
Income received from rents.....	1,401 75
Income received from sundries.....	188 42
Aggregate amount of income actually received during the year in cash.....	\$462,972 09



## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$172,245 06	
Deduct all amounts actually received for salvages, and for reinsurance,	6,145 79	
Net amount paid during the year for losses.....		\$166,099 26
Cash dividends actually paid, \$24,000; interest paid to scripholders, \$7,214.20; total.....		31,214 20
Scrip or certificates of profits redeemed in cash.....		11,651 00
Paid or allowed for commissions or brokerage.....		68,502 88
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		28,046 00
Paid for State, national and local taxes in this and other States.....		609 58
All other payments and expenditures, viz.: Miscellaneous.....		68,246 86
Aggregate amount of actual expenditures during the year in cash.....		\$374,369 78

## VI.—MISCELLANEOUS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$35,717,948 00	\$398,951 87
Written during the year.....	47,105,406 28	477,899 41
Total .....	\$82,823,354 28	\$871,851 28
Deduct those expired and marked off as terminated.....	41,578,748 28	453,783 58
In force at the end of the year.....	\$41,244,606 00	\$418,067 70
Deduct amount reinsured.....	404,203 00	4,115 84
Net amount in force.....	\$40,840,403 00	\$413,952 86
In force having not more than one year to run.....	\$35,082,468 00	\$366,415 58
Having more than one and not more than three years to run.....	4,671,736 00	83,708 71
Having more than three years to run.....	1,113,899 00	13,798 07
Perpetual risks in force and interest premiums.....	22,800 00	30 00
Net amount in force December 31, 1875.....	\$40,840,403 00	\$413,952 86

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$116,100 00
Premiums received thereon.....	1,805 17
Losses incurred during year.....	2,006 70
Total losses paid during the year.....	2,006 70

## MOBILE FIRE DEPARTMENT INSURANCE COMPANY—MOBILE, ALA.

Organized or incorporated, April 30, 1866. Admitted to Kansas, April 27, 1876.

JOHN MAGUIRE. *President.*A. DU MONT, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$19,550 45
Loans on bond and mortgage (first liens).....	16,930 53
Loans on bond and mortgage (first liens) upon which more than one year's interest is due.....	760 00
Interest due and accrued on all said bond and mortgage loans.....	1,120 00
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$21,000 00
Value of buildings mortgaged (insured for \$11,000 as collateral).....	18,000 00
Total value of said mortgaged premises.....	\$39,000 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Par value.	Market value.	
U. S. 6-per-cent. registered bonds, 1865.....	\$30,000 00	\$35,775 00	
U. S. 6-per-cent. registered currency bonds.....	30,000 00	38,100 00	
U. S. 5-per-cent. bonds, 1881.....	25,000 00	29,656 25	
U. S. 5-per-cent. coupon bonds, 1881.....	10,000 00	11,875 00	
Georgia 8-per-cent. bonds.....	10,000 00	10,850 00	
Missouri 6-per-cent. bonds.....	10,000 00	10,250 00	
Mobile county 8-per-cent. bonds.....	10,000 00	9,200 00	
Mississippi State warrants, 6 per cent.....	10,000 00	8,500 00	
Peoples Savings Bank stock.....	250 00	200 00	
Franklin Hall 8-per-cent. bonds.....	1,000 00	1,000 00	
Total par and market value.....	\$136,250 00	\$155,206 25	\$155,206 25

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.	
1 Mobile county bond.....	\$1,000 00	\$920 00	\$600 00	
4 Bay Shore Railroad bonds.....	2,000 00	2,000 00	1,000 00	
6 Bay Shore Railroad bonds.....	3,000 00	3,000 00	2,000 00	
8 shares Peoples Savings Bank stock.....	200 00	160 00	100 00	
1 share Building and Loan Association stock..	350 00	350 00	291 66	
4 Mobile wharf bonds.....	4,000 00	1,200 00	1,000 00	
2 Bay Shore Railroad bonds.....	1,000 00	1,000 00	600 00	
20 Bay Shore Railroad bonds.....	10,000 00	10,000 00	5,000 00	
1 share Building and Loan Association stock..	350 00	350 00	291 66	
30 shares Peoples Savings Bank stock.....	750 00	600 00	350 00	
20 shares Peoples Savings Bank stock.....	500 00	400 00	333 33	
16 shares First National Bank stock.....	1,600 00	1,680 00	1,400 00	
60 shares National Commercial Bank stock....	6,000 00	5,000 00	4,166 66	
2 Mobile county bonds.....	2,000 00	1,640 00	1,350 00	
150 shares First National Bank stock.....	15,000 00	18,500 00	10,000 00	
1 Mobile county bond.....	1,000 00	920 00	700 00	
1 Mobile county bond.....	1,000 00	920 00	500 00	
City of Mobile warrants.....	550 00	500 00	416 66	
Total amount.....	\$50,300 00	\$47,340 00	\$30,099 97	30,099 97

Cash in the Company's principal office.....	11,885 35
Cash belonging to the Company deposited in Mobile Savings Bank, \$4,382.40; Bank of Mobile, \$6,906.58.....	11,288 98
Interest due and accrued on stocks not included in "market value".....	536 55
Gross premiums in due course of collection.....	25,911 43
Bills receivable, not matured, taken for fire, marine and inland risks.....	244 05
All other property belonging to the Company, viz.: Salvage property and claims, on losses already paid, \$2,050.00; rents due and accrued, \$187.50; net profits on sales of securities, \$969.00.....	8,206 50

Aggregate amount of all the assets of the Company, stated at their actual value, \$275,240 11

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 50 per cent. margin.....	\$550 03
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## III.—LIABILITIES.

(Feb. 29, 1876.)

Gross claims for losses against the Company, adjusted and unpaid.....	\$15,569 80
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.....	5,075 00
Losses resisted, including interest, costs and other expenses thereon.....	8,550 00
Total gross amount of claims for losses.....	\$29,194 80
Deduct reinsurance thereon.....	23,355 84
Net amount of unpaid losses.....	\$5,838 96
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$74,352.58; reinsurance thereon at fifty per cent.....	\$37,176 29
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$864.00; reinsurance thereon pro rata.....	659 84
Gross premiums received and receivable on all unexpired marine risks...	1,856 18
Net increase of liabilities for months of January and February.....	4,160 46
Total amount required to safely reinsure all outstanding risks.....	43,852 77
Cash dividends to stockholders remaining unpaid.....	804 00
Due and to become due for borrowed money on purchase U. S. bonds.....	2,550 00
Commissions, brokerage and other charges due and to become due to agents and brokers,	2,261 00
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,	\$55,806 78
Joint-stock capital actually paid up in cash.....	200,000 00
Surplus beyond capital, as regards policyholders.....	19,933 38
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$275,240 11

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	<i>For marine and inland risks.</i>	
Gross cash received for premiums.....	\$91,664 96	\$15,845 73	
Deduct only reinsurance, rebate, abatement, and return premiums.....	9,520 91		
Net cash actually received for premiums.....	\$82,144 05	\$15,845 73	\$97,989 78
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....			8,015 93
Income received from all other sources.....			1,200 00
Aggregate amount of income actually received during the year in cash.....			\$107,205 71

## V.—EXPENDITURES DURING THE YEAR 1875.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>	
Net amount paid during the year for losses.....	\$11,761 83	\$612 20	\$12,373 53
Cash dividends actually paid.....			7,500 00
Paid or allowed for commissions or brokerage.....			12,291 20
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			11,420 66
Paid for State, national and local taxes in this and other States.....			5,918 11
All other payments and expenditures—miscellaneous.....			15,132 69
Aggregate amount of actual expenditures during the year in cash.....			\$64,636 19

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS, 1875.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on 31st of December of the preceding year.....	\$2,926,398 85	\$53,878 90		
Written during the year.....	6,698,978 50	91,493 46	\$2,511,843 90	\$15,845 73
Total.....	\$9,625,377 35	\$145,372 36	\$2,511,843 90	\$15,845 73
Deduct those expired and marked off as terminated.....	5,512,382 85	70,155 78	2,378,893 90	13,989 55
In force at the end of the year.....	\$4,112,994 50	\$75,216 58	\$132,950 00	\$1,856 18
Deduct amount reinsured.....	75,250 00	1,041 42		
Net amount in force.....	\$4,037,744 50	\$74,175 16		
In force, having not more than one year to run.....	\$4,004,132 00	\$73,311 16		
Having more than one and not more than three years to run.....	33,612 50	864 00		
Net am't in force Dec. 31, 1875,.....	\$4,037,744 50	\$74,175 16		

## NATIONAL FIRE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated, November 27, 1871. Admitted to Kansas, May 10, 1873.

MARK HOWARD, *President.*JAMES NICHOLS, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II.—ASSETS.

Loans on bond and mortgage (first liens).....	\$395,300 00
Interest due and accrued on all said bond and mortgage loans.....	11,044 80
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$729,484 00
Value of buildings mortgaged (insured for \$293,867.00 as collateral).....	485,726 00
Total value of said mortgaged premises.....	\$1,215,210 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

<i>Bonds.</i>		<i>Par value.</i>	<i>Market value.</i>	
Connecticut State.....		\$10,000 00	\$10,200 00	
Hartford Town.....		10,000 00	10,000 00	
Hartford City (Capitol).....		35,000 00	37,450 00	
Hartford City (Railroad, and Water).....		16,000 00	16,320 00	
New Britain City.....		6,000 00	6,240 00	
Portland City.....		10,000 00	10,000 00	
Rochester City.....		15,000 00	15,900 00	
Detroit City.....		10,000 00	10,600 00	
Hartford, Providence & Fishkill R. R., first mortgage....		27,000 00	27,000 00	
Harlem River & Port Chester R. R., first mortgage.....		25,000 00	27,000 00	
<i>Stocks.</i>				
400 shares New York, New Haven & Hartford R. R. Co.,		\$40,000 00	\$60,000 00	
100 " Pittsburgh, Fort Wayne & Chicago R. R. Co.,		10,000 00	9,800 00	
100 " N. Y. Central & Hudson River R. R. Co. ....		10,000 00	10,600 00	
100 " Lake Shore & Michigan Southern R. R. Co.,		10,000 00	6,000 00	
100 " National Mechanics Banking Assoc'n, N. Y.,		5,000 00	4,500 00	
100 " Metropolitan National Bank, New York.....		10,000 00	13,800 00	
50 " Central National Bank, New York.....		5,000 00	5,100 00	
200 " Farmers & Mechanics Nat. Bank, Hartford...		20,000 00	27,000 00	
100 " Charter Oak National Bank, Hartford.....		10,000 00	13,400 00	
300 " Phoenix National Bank, Hartford.....		30,000 00	48,600 00	
215 " Aetna National Bank, Hartford.....		21,500 00	23,380 00	
50 " City National Bank, Hartford.....		5,000 00	5,450 00	
300 " Hartford National Bank, Hartford.....		30,000 00	48,600 00	
50 " Mercantile National Bank, Hartford.....		5,000 00	6,550 00	
200 " National Exchange National Bank, Hartford,		10,000 00	13,000 00	
75 " National Bank of Republic, Boston.....		7,500 00	9,375 00	
70 " Boston National Bank, Boston.....		7,000 00	8,330 00	
25 " Merchants Bank, St. Louis.....		875 00	500 00	
Total par and market value.....		\$236,875 00	\$489,195 00	\$489,195 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
Indianapolis & Cincinnati R. R. bonds.....	\$6,000 00	\$5,400 00		
Milwaukee & St. Paul R. R. bonds .....	6,000 00	5,100 00		
Lake Erie, Wabash & St. Louis R. R. bonds....	1,000 00	800 00		\$3,340 35
10 shares N. Y., N. H. & H. R. R. stock.....	1,000 00	1,500 00		
10 shares First Nat. Bank stock, Hartford....	1,000 00	1,400 00		2,500 00
37 shares Weed Sewing Machine Co. stock....	925 00	832 50		
5 shares Hartford National Bank stock .....	500 00	810 00		600 00
Total amount.....	\$16,425 00	\$15,842 50	\$11,440 35	11,440 35

Cash belonging to the Company deposited in Hartford National Bank, \$26,139.22; Charter Oak National Bank, \$35,889.43; Company's office, \$103.39; in hands of agents, and in course of transmission, \$29,000.00; total.....	91,182 04
Interest due and accrued on stocks not included in "market value,".....	4,889 15
Interest due and accrued on collateral loans .....	200 81
Aggregate amount of all assets of the Company, stated at their actual value....	\$1,003,201 65

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid, not due .....	\$13,760 17
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	17,995 56
Losses resisted, including interest, costs and other expenses thereon....	6,779 88
Total gross amount of claims for losses.....	\$37,535 11
Deduct reinsurance thereon.....	1,200 00
Net amount of unpaid losses.....	\$36,335 11
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$297,000.21; reinsurance thereon at <i>fifty</i> per cent.....	\$148,500 10
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$114,330.68; reinsurance thereon <i>pro rata</i> .....	62,275 16
Total amount required to safely reinsure all outstanding risks.....	210,775 26
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....	\$247,110 37
Surplus beyond capital, as regards policyholders.....	500,000 00
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	265,091 28
	\$1,003,201 56

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$385,956 16	
Deduct only reinsurance, rebate, abatement, and return premiums.....	31,310 06	
Net cash actually received for premiums (all fire) .....		\$354,646 11
Received for interest on bonds and mortgages.....		35,206 14
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources .....		36,068 66
Aggregate amount of income actually received during the year in cash.....		\$425,920 91

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....		\$178,670 51
Cash dividends actually paid.....		90,000 00
Paid or allowed for commissions or brokerage.....		52,739 08
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		26,276 67
Paid for State, national and local taxes in this and other States.....		9,404 67
All other payments and expenditures, viz.: Agency and incidental expenses, books, blanks and stationery, exchange, etc.....		20,100 42
Aggregate amount of actual expenditures during the year in cash.....		\$377,191 35

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year, net.....	\$28,812,370 00	\$419,676 04
Written during the year, net.....	28,435,275 00	354,646 11
Total .....	\$57,247,645 00	\$774,322 15
Deduct those expired and marked off as terminated.....	27,047,003 00	361,478 74
In force at the end of the year.....	\$30,200,642 00	\$412,834 41
Deduct amount reinsured.....	150,491 00	1,503 52
Net amount in force.....	\$30,050,151 00	\$411,330 89
In force having not more than one year to run.....	\$23,023,806 00	\$315,451 08
Having more than one and not more than three years to run.....	5,277,130 00	70,163 55
Having more than three years to run.....	1,749,215 00	25,716 26
Net amount in force Dec. 31, 1875.....	\$30,050,151 00	\$411,330 89

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$133,780 00
Premiums received thereon.....	1,098 72
Losses incurred during the year.....	108 00
Total losses paid during the year.....	108 00

## NIAGARA FIRE INSURANCE COMPANY—NEW YORK CITY.

Incorporated, July, 1850. Admitted to Kansas, March, 1874.

HENRY A. HOWE, *President.*PETER NOTMAN, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$16,500 00
Loans on bond and mortgage (first liens).....	110,000 00
Interest due and accrued on all said bond and mortgage loans.....	4,025 00
Value of the lands mortgaged, exclusive of buildings and perishable improvements .....	\$130,000 00
Value of buildings mortgaged (insured for \$137,250 collateral).....	180,000 00
Total value of said mortgaged premises.....	\$310,000 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States 6 per cent. bonds of 1881, registered.....	\$140,000 00	\$187,300 00	
United States 5-20 bonds of 1865, new, registered.....	200,000 00	234,000 00	
United States 6 per cent. currency bonds, new, registered	300,000 00	367,500 00	
United States 5-20 bonds of 1865, new, coupons.....	60,000 00	70,200 00	
New York City 7 per cent. bonds.....	81,000 00	85,775 00	
Brooklyn City 7 per cent. bonds.....	5,000 00	5,425 00	
Jersey City 7 per cent. bonds.....	20,000 00	20,900 00	
Tennessee 6 per cent. bonds.....	26,000 00	13,000 00	
Alabama 8 per cent. bonds.....	10,000 00	5,000 00	
Total par and market value.....	\$842,000 00	\$969,100 00	\$969,100 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
2000 shares Central R. R. of New Jersey...	\$200,000 00	\$210,000 00	\$156,000 00	
202 shares Delaware, Lackawanna and } Western R. R. ....	21,000 00	20,900 00	15,000 00	
110 shares New Jersey Zinc Co. ....				
50 shares Rensselaer & Saratoga R. R. Co.,	5,000 00	5,500 00	2,500 00	
85 shares Delaware & Hudson Co. ....	3,500 00	4,000 00	2,500 00	
80 shares Central R. R. of N. J. ....	8,000 00	8,400 00	1,700 00	
\$123,000 Chesapeake & Ohio bonds (value guaranteed).....	123,000 00	\$0,000 00	50,000 00	
2000 United States 5-20 bonds.....	2,000 00	2,300 00	1,500 00	
1000 United States 6 per cent. cur. bonds...	1,000 00	1,230 00	1,000 00	
40 shares Lorillard Fire Ins. stock.....	1,000 00	1,000 00	600 00	
10 shares Commercial Ins. stock.....	500 00	500 00	300 00	
12 shares Metropolitan Gas Co. stock.....	1,200 00	1,500 00	500 00	
6 shares N. Y. & N. H. R. R. stock.....	600 00	850 00	500 00	
\$500 United States 5-20 bond.....	500 00	600 00	500 00	
Total amount.....	\$367,400 00	\$306,780 00	\$226,600 00	226,600 00

Cash in the Company's principal office.....	\$1,605 50 }	20,980 50
Cash belonging to the Company deposited in National Park Bank.....	19,375 00 }	
Interest due and accrued on stocks not included in "market value".....		1,504 00
Interest due and accrued on collateral loans.....		8,020 00
Gross premiums in due course of collection (of which \$49,000 has been received to date),		116,512 00

Aggregate amount of all assets of the Company, stated at their actual value..... \$1,478,241 50

## III.—LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$83,498 00	
Losses resisted, including interest, costs, and other expenses thereon....	18,450 00	
Total gross amount of claims for losses.....	\$101,948 00	
Deduct reinsurance thereon.....	2,000 00	
Net amount of unpaid losses (of which about \$22,500 has been paid to date).....		\$99,948 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$604,486.00; reinsurance thereon at fifty per cent.....	\$302,243 00	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$185,242.00; reinsurance thereon pro rata.....	98,650 00	
Total amount required to safely reinsure all outstanding risks.....		400,893 00
Cash dividends to stockholders remaining unpaid.....	2 50	
Commissions, brokerage and other charges due and to become due to agents and brokers,		15,100 00
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,		\$515,943 50
Joint-stock capital actually paid up in cash.....		500,000 00
Surplus beyond capital, as regards policyholders.....		457,298 00
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....		<u>\$1,478,241 50</u>

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$897,831 00	
Deduct only reinsurance, rebate, abatement, and return premiums.....	120,060 00	
Net cash actually received for premiums (all fire).....		\$777,771 00
Received for interest on bonds and mortgages.....		8,171 00
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		73,338 00
Income received from rents.....		5,500 00
Aggregate amount of income actually received during the year in cash.....		<u>\$864,780 00</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$503,175 00	
Deduct all amounts actually received for salvage and reinsurance.....	33,624 00	
Net amount paid during the year for losses.....		\$469,551 00
Cash dividends actually paid.....		50,030 00
Paid or allowed for commissions or brokerage.....		118,474 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		92,600 00
Paid for State, national and local taxes in this and other States.....		19,234 00
All other payments and expenditures, viz.: Maps, stationery, supplies, traveling expenses, advertising, fire patrol, rents, etc.....		108,127 00
Aggregate amount of actual expenditures during the year in cash.....		\$858,016 00

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$73,432,726 00	\$875,756 00
Written during the year.....	81,045,867 00	897,831 00
Total.....	\$154,478,593 00	\$1,773,587 00
Deduct those expired and marked off as terminated.....	82,824,268 00	937,653 00
In force at the end of the year.....	\$71,654,325 00	\$835,934 00
Deduct amount reinsured.....	4,265,613 00	46,206 00
Net amount in force.....	\$67,388,712 00	\$789,728 00
In force having not more than one year to run.....	\$51,275,732 00	\$604,486 00
Having more than one and not more than three years to run.....	12,684,764 00	151,062 00
Having more than three years to run.....	3,428,216 00	34,180 00
Net amount in force Dec. 31, 1875.....	\$67,388,712 00	\$789,728 00

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$311,363 00
Premiums received thereon.....	5,584 14
Losses incurred during the year.....	1,413 31
Total losses paid during the year.....	1,913 81

## ORIENT INSURANCE COMPANY—HARTFORD, CONN.

Incorporated, June 23, 1867. Admitted to Kansas, March 1, 1872.

S. C. PRESTON, *President.*GEO. W. LESTER, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$2,000,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II.—ASSETS.

Loans on bond and mortgage (first liens).....	\$142,167 00
Interest due and accrued on all said bond and mortgage loans.....	3,470 99
Total value of said mortgaged premises (insured for \$136,800).....	\$335,090 00

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
504 Shares American Nat'l Bank stock, Hartford.....	\$25,200 00	\$37,800 00
120 " Aetna Nat'l Bank stock, Hartford.....	12,000 00	15,840 00
130 " Charter Oak Nat'l Bank stock, Hartford.....	13,000 00	17,550 00
134 " Farmers & Mechanics N'l B'k stock, Hartf....	13,400 00	18,090 00
119 " Mercantile Nat'l Bank stock, Hartford.....	11,900 00	15,708 00
62 " Phoenix Nat'l Bank stock, Hartford.....	6,200 00	10,044 00
82 " Exchange Nat'l Bank stock, Hartford.....	4,100 00	5,330 00
109 " City Nat'l Bank stock, Hartford.....	10,900 00	11,990 00
100 " First Nat'l Bank stock, Hartford.....	10,000 00	14,000 00
224 " Hartford Nat'l Bank stock, Hartford.....	22,400 00	36,288 00
100 " Conn.Trust & Safe Deposit Co.'s stock, Hartf.,	10,000 00	10,000 00

		<i>Par value.</i>	<i>Market value.</i>
100 shares	Metropolitan Nat'l Bank stock, New York.....	\$10,000 00	\$12,800 00
100 "	Fourth Nat'l Bank stock, N. Y.....	10,000 00	9,500 00
347 "	N.Y., N. H. & Hartford R. R. Co.'s stock.....	34,700 00	50,315 00
100 "	Albany & Susquehanna R. R. Co.'s stock.....	10,000 00	10,200 00
400 "	Cleveland & Pittsburgh R. R. Co.'s stock.....	20,000 00	18,000 00
10 Bonds	Indiana Central R. R. Co.....	10,000 00	10,000 00
11 "	Indianapolis & Cincinnati R. R. Co., 1858.....	11,000 00	9,680 00
51 "	Hartford, Providence & Fishkill R. R. Co.....	50,000 00	50,250 00
9 "	Atlantic Dock Co.....	9,000 00	9,225 00
16 "	West Middle School District, Hartford.....	10,000 00	11,000 00
20 "	Fifth School District, East Windsor.....	10,000 00	10,500 00
60 "	Town of Norwich, Conn.....	60,000 00	66,000 00
25 "	Town of Pawtucket, R. I.....	25,000 00	27,500 00
Total par and market value.....		<u>\$408,800 00</u>	<u>\$487,610 00</u>

\$487,610 00

## LOANS ON COLLATERALS.

		<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
5 Shares	Ætna Nat'l Bank stock, Hartford.....	\$500 00	\$660 00	\$300 00
10 "	Charter Oak N'l Bank stock, Hartf....	1,000 00	1,350 00	540 00
25 "	Nat'l Bank of Commerce, Chicago.....	2,500 00	2,500 00	1,800 00
80 "	American Nat'l Bank stock, Hartf....	4,000 00	6,000 00	
64 "	Weed Sew. Mach. Co.'s stock, Hartf....	1,600 00	1,280 00	6,000 00
100 "	Weed Sew. Mach. Co.'s stock, Hartf....	2,500 00	2,000 00	1,000 00
250 "	Weed Sew. Mach. Co.'s stock, Hartf....	6,250 00	5,000 00	4,166 66
72 "	Weed Sew. Mach. Co.'s stock, Hartf....	1,800 00	1,440 00	1,200 00
72 "	Weed Sew. Mach. Co.'s stock, Hartf....	1,800 00	1,440 00	1,200 00
26 "	Hartford City Gas Light Co.'s stock....	650 00	1,170 00	900 00
21 "	New Haven Steamboat Co.'s stock.....	2,100 00	2,100 00	1,200 00
25 "	Nat. Fire Ins. Co.'s stock, Hartford....	2,500 00	3,625 00	600 00
15 "	Nat. Fire Ins. Co.'s stock, Hartford....	1,500 00	2,175 00	
13 "	Conn. Gen. Life Ins. Co.'s st'k, Hartf....	1,300 00	1,144 00	1,500 00
25 "	Adams Express Co.'s stock.....	2,500 00	2,550 00	2,000 00
10 "	Adams Express Co.'s stock.....	1,000 00	1,020 00	
19 "	N. Y., N. H. & Hartf. R. R. Co.'s st'k..	1,900 00	2,755 00	3,000 00
6 "	Ætna Life Ins. Co.'s stock, Hartford....	608 00	2,700 00	1,200 00
17 "	Hartford Carpet Co.'s stock.....	1,700 00	4,029 00	3,000 00
7 "	Shaler & Hall Quarry Co.'s stock.....	700 00	1,400 00	350 00
2 "	Ætna Fire Ins. Co.'s stock, Hartford....	200 00	418 00	
15 "	American N'l Bank stock, Hartford....	750 00	1,125 00	
5 "	Charter Oak N'l B'k stock, Hartf....	500 00	675 00	3,480 00
8 "	First Nat'l Bank stock, Hartford.....	300 00	420 00	
	Trust Deed, 1st M. B. H. Michener, Champ'gn, Ill.	1,600 00	1,600 00	
	Trust Deed, 1st M. B., J. C. & C. E. Geisendorf,			
	Indianapolis, Ind.....	1,000 00	1,000 00	833 33
	2 Trust Deeds, 1st M. B., \$1,000 ea., E. B. Martin-			
	dale, Indianapolis, Ind.....	2,000 00	2,000 00	1,666 66
Total amount.....		<u>\$44,750 00</u>	<u>\$53,576 00</u>	<u>\$35,936 65</u>

35,936 65

Cash in the Company's principal office.....	413 16
Cash belonging to the Company deposited in American National Bank, Hartford.....	49,707 25
Interest due and accrued on stocks not included in "market value".....	9,309 90
Interest due and accrued on collateral loans.....	1,214 62
Net premiums in due course of collection.....	35,659 25

Aggregate amount of all assets of the Company, stated at their actual value..... \$765,488 82

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	<u>\$1,133 35</u>
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## III.—LIABILITIES.

Net amount of unpaid losses.....	\$22,857 12
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$268,585.54; reinsurance thereon at fifty per cent.....	\$134,292 77
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$76,042.74; reinsurance thereon pro rata.....	39,997 25
Total amount required to safely reinsure all outstanding risks.....	174,290 02
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,	\$197,147 14
Joint-stock capital actually paid up in cash.....	400,000 00
Surplus beyond capital, as regards policyholders.....	168,341 68
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	<u>\$765,488 82</u>



## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$346,745 90
Deduct only reinsurance, rebate, abatement, and return premiums.....	30,513 35
Net cash actually received for premiums (all fire).....	\$316,232 55
Received for interest on bonds and mortgages.....	12,065 21
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources .....	34,696 54
Received for increased capital.....	\$50,000 00
Aggregate amount of income actually received during the year in cash .....	\$362,994 30

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$172,013 01
Cash dividends to stockholders actually paid.....	96,500 00
Paid or allowed for commissions and brokerage.....	47,895 51
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	22,279 84
Paid for State, national and local taxes in this and other States.....	8,633 48
General expense account.....	27,020 52
Aggregate amount of actual expenditures during the year in cash.....	\$374,342 36

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$25,238,169 00	\$379,737 70
Written during the year.....	25,666,349 00	346,745 90
Total .....	\$50,904,518 00	\$726,483 60
Deduct those expired and marked off as terminated, and amount re-insured.....	26,628,164 00	381,855 32
Net amount in force.....	\$24,276,354 00	\$344,628 28
Having not more than one year to run.....	\$19,547,604 00	\$283,774 39
Having more than one and not more than three years to run.....	3,901,372 00	49,492 25
Having more than three years to run.....	827,378 00	11,361 64
Net amount in force Dec. 31, 1875.....	\$24,276,354 00	\$344,628 28

## KANSAS BUSINESS.

## BUSINESS DONE IN THE STATE OF KANSAS DURING THE YEAR 1875.

Fire and marine or inland risks taken or renewed.....	\$210,315 00
Premiums received.....	3,422 38
Losses incurred.....	10 00
Total losses paid.....	10 00

## PENNSYLVANIA FIRE INSURANCE COMPANY—PHILADELPHIA, PA.

Incorporated, March, 1825. Admitted to Kansas, March 1, 1874.

JOHN DEVEREUX, *President.*W. G. CROWELL, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$60,000 00
Loans on bond and mortgage (first liens).....	491,707 05
Interest due and accrued on all said bonds and mortgage loans.....	8,695 00

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Philadelphia, Wilmington & Baltimore R. R. stock.....	\$12,500 00	\$15,750 00
Philadelphia, Wilmington & Baltimore R. R. loan.....	30,000 00	30,300 00
Pennsylvania Railroad loan.....	11,000 00	11,680 00
Philadelphia & Reading Railroad loan.....	20,000 00	21,200 00
Delaware Railroad loan.....	15,000 00	15,450 00
Philadelphia & Erie Railroad loan.....	25,000 00	25,000 00

	<i>Par value.</i>	<i>Market value.</i>	
North Pennsylvania Railroad loan.....	\$40,000 00	\$42,400 00	
Harrisburg, Mt. Joy, etc., Railroad loan.....	20,000 00	20,790 00	
Lehigh Valley Railroad loan.....	55,000 00	55,990 00	
Elmira & Williamsport Railroad loan.....	25,000 00	25,000 00	
West Jersey Railroad loan.....	10,000 00	10,600 00	
Pennsylvania & New York Company loan.....	24,000 00	25,680 00	
United Canal & Railroad loan.....	60,000 00	59,100 00	
Southern Central Railroad loan.....	20,000 00	21,000 00	
American Steamship Company loan.....	15,000 00	11,325 00	
Schuylkill Navigation loan.....	20,700 00	17,695 00	
Lehigh Coal & Navigation loan.....	49,000 00	50,715 00	
Chesapeake & Delaware Canal Company loan.....	10,000 00	8,800 00	
Delaware Division Canal loan.....	20,000 00	19,000 00	
Philadelphia and Reading Coal and Iron Company loan.....	20,000 00	18,000 00	
United States loan, 5s.....	20,000 00	23,200 00	
Philadelphia City warrants.....	39,511 00	38,918 33	
Philadelphia City loan, 5s.....	5,500 00	4,950 00	
Philadelphia City loan, 6s.....	30,000 00	32,625 00	
Harrisburg City loan, 6s.....	18,000 00	17,550 00	
St. Louis City loan, 6s.....	25,000 00	23,750 00	
State of Delaware loan, 6s.....	20,000 00	20,600 00	
Camden City loan.....	15,000 00	15,450 00	
Cincinnati City loan, 6s.....	12,000 00	12,180 00	
Cincinnati City loan, 7s.....	10,000 00	10,600 00	
Cincinnati City loan, 7 30-100.....	38,000 00	40,280 80	
Pittsburgh Water-Works loan, 7s.....	60,000 00	66,800 00	
Newark City loans, 7s.....	20,000 00	21,000 00	
Philadelphia National Bank stock.....	13,400 00	23,852 00	
United States Centennial stock.....	1,500 00	750 00	
Manyunk Gas Company stock.....	1,000 00	1,000 00	
Total par and market value.....	\$881,111 00	\$858,370 33	\$358,370 33

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
Pennsylvania & New York Canal Co. loan.....	\$5,000 00	\$5,200 00	\$2,500 00	
50 shares American Life Insurance Co. stock..	2,500 00	2,500 00	2,083 33	
Total amount.....	\$7,500 00	\$7,700 00	\$4,583 33	4,583 33
Cash in the Company's principal office, in currency.....				8,700 70
Cash belonging to the Company deposited in Philadelphia National Bank.....				61,195 40
Interest due and accrued on stocks not included in "market value".....				1,823 52
Gross premiums in due course of collection.....				69,361 76
Aggregate amount of all assets of the Company, stated at their actual value.....				\$1,559,437 09

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$416 67
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## III.—LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$27,480 00
Losses resisted, including interest, costs and other expenses thereon.....	12,500 00
Net amount of unpaid losses.....	\$39,980 00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$502,100.06; reinsurance thereon at <i>8 1/2</i> per cent.....	\$251,050 03
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$213,005.54; reinsurance thereon <i>pro rata</i> .....	96,315 58
Total amount required to safely reinsure all outstanding risks.....	\$347,365 61
Amount reclaimable by the insured on perpetual fire-insurance policies.....	380,092 96
Cash dividends to stockholders remaining unpaid.....	750 00
State, city, county, or other taxes and assessments.....	2,000 00
Commissions, brokerage, and other charges due and to become due to agents.....	13,250 00
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....	\$783,438 57
Surplus beyond capital, as regards policyholders.....	375,998 52
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$1,559,437 09

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	
Gross cash received for premiums.....	\$648,474 67	
Deduct only reinsurance, rebate, abatement, and return premiums.....	49,919 46	
Net cash actually received for premiums (all fire).....		\$598,555 21

Received for interest on bonds and mortgages.....	\$29,265 51
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	47,894 63
Income received from all other sources, viz.: Rents, \$250.00; perpetual insurance, \$202.25; gain on securities sold, \$1,993.83.....	2,446 08
Deposit premiums (less five per cent.) received for perpetual fire risks, \$17,342.63.....	

Aggregate amount of income actually received during the year in cash.....	\$677,661 43
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## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$316,365 08
Cash dividends actually paid.....	29,275 00
Paid or allowed for commissions and brokerage.....	89,054 68
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	88,518 53
Paid for State, national and local taxes in this and other States.....	12,046 02
All other payments and expenditures, viz.: Fire-insurance patrol, \$1,000.00; surveys, \$913.50; repairs, etc., \$5,918.48.....	7,831 98
Amount of deposit premium returned during the year on perpetual fire risks, \$7,138.13	
Returned to stockholders, demand notes assessed for Boston loss.....	171,850.00

Aggregate amount of actual expenditures during the year in cash.....	\$55,309 29
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## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$49,735,641 00	\$761,692 01
Written during the year.....	47,409,487 00	648,474 67
Total.....	\$97,145,128 00	\$1,410,166 68
Deduct those expired and marked off as terminated.....	48,952,927 00	689,620 05
In force at the end of the year.....	\$48,192,201 00	\$720,546 63
Deduct amount reinsured.....	396,378 00	5,441 12
Net amount in force.....	\$47,795,823 00	\$715,105 51
In force having not more than one year to run.....	\$34,399,812 00	\$502,100 06
Having more than one and not more than three years to run.....	7,605,350 00	100,911 71
Having more than three years to run.....	5,790,661 00	112,093 74
Perpetual risks in force, and interest premiums.....	15,589,254 00	411,973 72
Net amount in force December 31, 1875.....	\$63,335,077 00	\$1,127,079 23

## BUSINESS IN THE STATE OF KANSAS DURING THE YEAR.

	<i>Fire risks.</i>
Fire, marine and inland risks taken or renewed.....	\$137,125 00
Premiums received.....	2,614 24
Losses incurred.....	1,059 17
Losses paid.....	1,059 17

## PEOPLES INSURANCE COMPANY—NEWARK, N. J.

Incorporated, March 6, 1866. Admitted to Kansas, July 1, 1873.

JOHN M. RANDALL, *President.*J. H. LINDSLEY, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$81,421 09
Loans on bond and mortgage (first liens).....	114,483 83
Loans on bond and mortgage (first liens), upon which more than one year's interest is due (of which \$9,000 is in process of foreclosure).....	9,000 00
Interest due and accrued on all said bond and mortgage loans.....	4,682 25
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$200,000 00
Value of buildings mortgaged (insured for \$127,250 as collateral).....	167,100 00
Total value of said mortgaged premises.....	\$367,100 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Essex county road improvement bonds.....	\$9,000 00	\$9,630 00
United States 5-20 coupon bonds.....	50,000 00	60,187 50
Total par and market value.....	\$59,000 00	\$69,817 50

\$69,817 50

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
Orange & Newark Horse R. R. Co. stock.....	\$500 00	\$500 00	
Newark City Ice Co. stock.....	4,100 00	5,125 00	
State Trust Co. stock.....	400 00	300 00	\$4,000 00
Newark City Ice Co. stock.....	5,200 00	6,500 00	5,000 00
National State Bank stock.....	3,000 00	3,750 00	
Newark City Ice Co. stock.....	1,200 00	1,500 00	3,800 00
American Trust Co. stock.....	1,000 00	1,050 00	800 00
Newark City National Bank stock.....	1,500 00	2,100 00	1,500 00
American Trust Co. stock.....	6,000 00	6,300 00	4,000 00
Essex County National Bank stock.....	5,000 00	6,250 00	
American Trust Co. stock.....	5,000 00	5,250 00	9,000 00
Newark & Irvington Horse R. R. bonds.....	8,000 00	8,000 00	5,000 00
American Trust Co. stock.....	1,000 00	1,050 00	
Newark City Gas Light Co. stock.....	250 00	375 00	1,187 50
Merchants National Bank stock.....	8,500 00	8,500 00	7,000 00
Morris & Essex R. R. stock.....	4,000 00	4,000 00	3,000 00
Total amount.....	\$54,650 00	\$60,550 00	\$44,087 50

44,087 50

Cash in the Company's principal office, in currency.....	894 67
Cash belonging to the Company deposited in First National Bank.....	37,788 97
Interest due and accrued on stocks not included in "market value".....	315 00
Interest due and accrued on collateral loans, including tax on same.....	2,142 24
Gross premiums in due course of collection.....	84,678 47
Bills receivable, not matured, taken for fire, marine and inland risks—net premiums.....	28,296 21
Rents due and accrued.....	1,366 48

Aggregate amount of all assets of the Company, stated at their actual value..... \$428,878 71

## ITEMS NOT ADMITTED AS ASSETS.

Loans on bond and mortgage in excess of 50 per cent margin.....	\$166 67
Loans on collaterals in excess of 20 per cent. margin.....	12 50
Office furniture.....	2,508 55
	\$2,687 72

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$26,417 69
Losses resisted, including interest, costs and other expenses thereon.....	1,500 00
Net amount of unpaid losses.....	\$27,917 69
Gross premiums received and receivable upon all unexpired <i>fire risks</i> , running <i>one year or less</i> from date of policy, \$256,380.45; reinsurance thereon at <i>fifty per cent.</i> .....	\$128,190 23
Gross premiums received and receivable upon all unexpired <i>fire risks</i> , running <i>more than one year</i> from date of policy, \$9,747.48; reinsurance thereon <i>pro rata</i> .....	6,384 77
Total amount required to safely reinsure all outstanding risks.....	184,575 00
Due and to become due for borrowed money.....	1,059 00
All other demands against the Company, absolute and contingent, due and to become due, admitted and contested.....	6,242 12
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus.....	\$169,784 81
Joint-stock capital actually paid up in cash.....	200,000 00
Surplus beyond capital, as regards policyholders.....	59,088 90
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$428,878 71

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$315,834 51
Deduct only reinsurance, rebate, abatement, and return premiums.....	82,914 88
Net cash actually received for premiums (all fire).....	\$282,919 63
Received for interest on bonds and mortgages.....	11,947 10
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	6,284 19
Income received from rents.....	5,883 03
Income received from taxes.....	670 47
Income received from scrip sold.....	23 60
Aggregate amount of income actually received during the year in cash.....	\$307,728 02

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$167,836 65
Cash dividends to stockholders actually paid.....	20,000 00
Scrip or certificates of profits redeemed in cash.....	4,631 70
Paid or allowed for commissions and brokerage.....	55,211 77
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	14,823 33
Paid for State, national and local taxes in this and other States.....	9,108 35
Interest on borrowed money.....	4,200 00
All other payments and expenditures.....	16,654 84
Aggregate amount of actual expenditures during the year in cash.....	<u>\$292,466 68</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$18,272,571	\$267,619 98
Written during the year.....	23,290,339	329,629 41
Total.....	<u>\$41,562,910</u>	<u>\$597,249 39</u>
Deduct those expired and marked off as terminated.....	21,674,901	328,236 61
In force at the end of the year.....	\$19,888,009	\$269,012 78
Deduct amount reinsured.....	306,871	2,884 85
Net amount in force.....	<u>\$19,581 138</u>	<u>\$266,127 93</u>
In force having not more than one year to run.....	\$19,195,119	\$259,265 25
Having more than one and not more than three years to run.....	229,180	4,364 80
Having more than three years to run.....	156,839	2,498 38
Net amount in force Dec. 31, 1875.....	<u>\$19,581,138</u>	<u>\$266,127 93</u>

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$162,600 00
Premiums received thereon.....	2,920 85
Losses incurred during the year.....	136 50
Total losses paid during the year.....	<u>1,297 13</u>

## PEOPLES INSURANCE COMPANY—MEMPHIS, TENN.

Incorporated, March, 1867. Admitted to Kansas, October 1, 1873.

WM. M. FARRINGTON, *President*.J. A. SIMMONS, *Secretary*.

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	<u>300,000 00</u>

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$55,000 00
Loans on bond and mortgage (first liens).....	140,399 81
Total value of said mortgaged premises (insured for \$25,500).....	<u>\$197,500 00</u>

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States bonds.....	\$100,000 00	122,250 00
Memphis Gaslight Company stock.....	26,325 00	26,325 00
Union and Planters Bank, stock.....	20,000 00	20,000 00
Memphis Gaslight Company's bonds.....	9,000 00	7,200 00
Memphis city bonds.....	5,000 00	3,000 00
Memphis city notes.....	2,638 00	1,714 70

Total par and market value.....	<u>\$162,963 00</u>	<u>\$180,489 70</u>
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180,489 70

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
Memphis & L. R. R. Co. first mortgage bonds.....	\$6,000 00	\$2,400 00	\$2,000 00	
Union & Planters Bank stock.....	2,500 00	2,500 00	2,000 00	
Bank of Commerce stock.....	1,500 00	1,200 00		
Union & Planters Bank stock.....	2,500 00	2,500 00	2,000 00	
Memphis & L. R. R. first mortgage bonds.....	12,000 00	4,800 00		
Pulaski county (Ark.) bonds.....	3,671 00	1,836 00	5,063 00	
Total amount.....	\$28,171 00	\$15,236 00	\$11,063 00	
Cash in the Company's principal office.....				\$11,063 00
Cash belonging to the Company deposited in German National Bank.....				1,142 92
Cash belonging to the Company deposited in Importers and Traders Bank, N. Y.....				13,737 45
Interest due and accrued on stocks not included in "market value".....				2,845 07
Interest due and accrued on collateral loans.....				4,979 50
Net premiums in due course of collection.....				4,735 50
Salvage property and claims, on losses already paid.....				19,194 85
Bills receivable other than those taken for premiums.....				1,200 00
				984 50
Aggregate amount of all assets of the Company, stated at their actual value.....				\$435,772 80

## ITEMS NOT ADMITTED AS ASSETS.

Loans on bond and mortgage in excess of 50 per cent. margin.....	\$3,333 00
Bills receivable, not taken for premiums.....	2,392 30
Office furniture.....	2,549 27
	\$8,274 57

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$11,852 83
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	7,420 44
Losses resisted, including interest, costs and other expenses thereon.....	3,300 00
Total gross amount of claims for losses.....	\$22,572 77
Deduct reinsurance thereon.....	900 00
Net amount of unpaid losses.....	\$21,672 77
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$161,100.35; reinsurance thereon at <i>fifty per cent.</i> .....	\$80,550 17
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$8,800.35; reinsurance thereon <i>pro rata</i> .....	4,558 80
Total amount required to safely reinsure all outstanding risks.....	85,108 97
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	176 75
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....	\$106,959 49
Surplus beyond capital, as regards policyholders.....	300,000 00
	28,813 81
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$435,772 80

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$222,107 00
Deduct only reinsurance, rebate, abatement, and return premiums.....	46,949 04
Net cash actually received for premiums (all fire).....	\$175,157 69
Received for interest on bonds and mortgages.....	20,127 63
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	4,042 75
Income, received from all other sources, viz: Rents, \$4,071.99; gold premium, \$417.56.....	4,489 55
Aggregate amount of income actually received during the year in cash.....	\$208,871 89

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$121,732 81
Cash dividends to stockholders actually paid.....	24,000 00
Paid or allowed for commissions or brokerage.....	33,456 60
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	29,771 99
Paid for State, national and local taxes in this and other States.....	10,486 92
Aggregate amount of actual expenditures during the year in cash.....	\$219,448 32

## VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		Premiums thereon.
	<i>Fire risks.</i>	
In force on the 31st of Dec. of the preceding year.....	\$9,595,673 00	\$167,135 09
Written during the year.....	14,641,843 00	231,658 63
Total.....	\$24,237,521 00	\$398,793 62
Deduct those expired and marked off as terminated.....	13,917,082 00	227,362 78
In force at the end of the year.....	\$10,32,439 00	\$171,430 84
Deduct amount reinsured.....	124,358 00	2,029 87
Net amount in force.....	\$10,196,081 00	\$169,400 97
In force having not more than one year to run.....	\$9,700,899 00	\$161,100 85
Having more than one and not more than three years to run.....	453,682 00	7,405 62
Having more than three years to run.....	41,500 00	895 00
Net amount in force December 31, 1875 .....	\$10,196,081 00	\$169,400 97

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$46,650 00
Premiums received thereon.....	753 96
Losses incurred during the year.....	1 80
Total losses paid during the year.....	1 80

## PHENIX INSURANCE COMPANY—BROOKLYN, N. Y.

Incorporated, September 10, 1853. Admitted to Kansas, October 3, 1871.

STEPHEN CROWELL, *President.*WILLIAM R. CROWELL, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

## II.—ASSETS.

Value of real estate owned by company, unincumbered.....	\$246,535 10
Loans on bond and mortgage (first liens).....	319,125 00
Interest due and accrued on all said bond and mortgage loans.....	6,683 66
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$250,750 00
Value of buildings mortgaged (insured for \$351,950 as collateral).....	528,750 00
Total value of said mortgaged premises.....	\$779,500 00

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	Par value.	Market value.
U. S. bonds, 5-20s, 1864, coupons.....	\$1,000 00	\$1,140 00
U. S. bonds, 5-20s, 1865, May and November, coupons.....	47,000 00	54,755 00
U. S. bonds, 5-20s, 1865, May and November, registered..	48,000 00	55,920 00
U. S. bonds, 5-20, 1865, January and July, coupons.....	145,000 00	174,725 00
U. S. bonds, 5-20s, 1867, registered.....	235,200 00	289,236 00
U. S. bonds, 1881, coupons.....	25,000 00	31,000 00
U. S. bonds, 1881, registered.....	155,000 00	192,200 00
U. S. bonds, 10-40, registered.....	77,000 00	90,475 00
U. S. bonds, currency, 6's.....	50,000 00	61,500 00
Tennessee State bonds.....	45,000 00	18,450 00
North Carolina bonds.....	10,000 00	1,700 00
South Carolina bonds.....	20,000 00	7,000 00
Virginia State bonds (deferred State certificates).....	14,772 33	1,477 23
Alabama State bonds.....	10,000 00	4,000 00
Mississippi State certificates.....	20,000 00	16,311 40
Kings County bonds, 6 per cent.....	22,000 00	22,000 00
City of Brooklyn bonds, 6 per cent.....	15,000 00	16,300 00
Nassau Gas Light Company certificates, Brooklyn.....	17,000 00	17,170 00
800 shares Nassau Gas Light Co. stock, Brooklyn.....	20,000 00	26,000 00
900 shares N. Y. Mutual Gas Light Co. stock.....	53,000 00	33,600 00
Peoples Gas Light Co. bonds, Brooklyn.....	47,000 00	47,000 00
Peoples Gas Light Co. certificates, Brooklyn.....	10,000 00	10,000 00
590 shares Peoples Gas Light Co. stock, Brooklyn.....	5,900 00	5,900 00
840 " Brooklyn Gas Light Co. stock.....	8,500 00	21,517 50
100 " N. Y. Gas Light Co. stock.....	10,000 00	15,000 00

	Par value.	Market value.
65 shares Union Ferry Co. stock, Brooklyn.....	\$6,500 00	\$6,500 00
1250 " Brooklyn City R. R. Co. stock.....	12,500 00	23,500 00
80 " Commercial Bank stock, Brooklyn.....	8,000 00	8,000 00
20 " Merchants National Bank stock, New York...	1,000 00	1,200 00
500 " Metropolitan National Bank stock, N. Y.....	50,000 00	65,000 00
300 " American Exchange Nat. Bank stock, N. Y....	30,000 00	35,100 00
250 " Fourth National Bank stock, New York.....	25,000 00	24,000 00
100 " National Bank of the Republic stock, N. Y....	10,000 00	9,000 00
200 " Central National Bank stock, New York.....	20,000 00	20,000 00
100 " National Shoe & Leather Bank stock, N. Y....	10,000 00	15,000 00
100 " St. Nicholas National Bank stock, N. Y.....	40,000 00	10,200 00
173 " National Bank of Commerce stock .....	17,300 00	21,452 00
250 " Mechanics Bank stock, Brooklyn.....	12,500 00	23,125 00
40 " Mechanics National Bank stock, New York...	1,000 00	1,430 00
80 " City Bank of Brooklyn stock.....	4,000 00	10,040 00
Houston & Texas R. R. Company bonds.....	3,000 00	3,000 00

Total par and market value..... \$1,309,172 33 \$1,493,084 13

\$1,493,084 13

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
20 Montauk Fire Insurance Co., Brooklyn.....	\$1,000 00	\$1,850 00	\$5,000 00
10 Mechanics Fire Insurance Co., Brooklyn.....	500 00	825 00	
40 Mechanics Bank, Brooklyn.....	2,000 00	3,700 00	
8 National Shoe & Leather Bank, N. Y.....	800 00	1,240 00	
10 N. Y. Economical Printing Co.....	1,000 00	1,700 00	1,000 00
70 Manhattan Fire Insurance Co., N. Y.....	7,000 00	7,700 00	5,500 00
20 Union Ferry Co., Brooklyn.....	2,000 00	2,800 00	12,500 00
10 Manhattan Co., New York .....	500 00	750 00	
20 Nat. Mechanics Banking Assoc'n, N. Y....	1,000 00	900 00	
150 Brooklyn Fire Ins. Co., Brooklyn.....	2,550 00	5,737 50	
40 Relief Fire Ins. Co., New York.....	2,000 00	2,000 00	22,000 00
25 Niagara Fire Ins. Co., New York.....	1,250 00	1,437 50	
14 Clinton Fire Ins. Co., New York.....	1,400 00	2,100 00	
130 Union Trust Co., New York.....	13,000 00	18,200 00	
33 National Shoe & Leather Bank, N. Y.....	3,300 00	5,115 00	2,000 00
50 Lamar Fire Ins. Co., New York.....	5,000 00	5,500 00	
50 Fireman's Trust Ins. Co., Brooklyn.....	500 00	600 00	
15 Market National Bank, New York.....	1,500 00	1,800 00	
Peoples Gas Light Co. bonds, Brooklyn.....	15,000 00	15,000 00	12,500 00
14 National Bank of Commerce, New York...	1,400 00	1,736 00	1,200 00
5 National Park Bank, New York.....	500 00	675 00	500 00
40 Long Island Bank, Brooklyn.....	2,000 00	2,600 00	2,500 00
20 Montauk Fire Ins. Co., Brooklyn.....	1,000 00	1,850 00	1,200 00
30 Standard Fire Ins. Co., New York.....	1,500 00	1,800 00	
7 Union Ferry Company, Brooklyn.....	700 00	980 00	
24 Mechanics National Bank, New York.....	600 00	858 00	
7 American Exchange National Bank, N. Y....	700 00	819 00	1,475 00
10 National Bank of Commerce, N. Y.....	1,000 00	1,240 00	4,000 00
Kings County bonds.....	5,000 00	5,350 00	
United States bonds, 5-20s, 1867, coupon...	800 00	976 00	
United States bonds, 5-20s, 1868, coupon...	200 00	244 00	
8 Home Fire Ins. Co., New York.....	800 00	880 00	1,826 66
50 Hamilton Fire Ins. Co., New York.....	750 00	1,312 50	14,074 33
509 Brooklyn City R. R. Co., Brooklyn.....	5,090 00	9,569 20	
60 Delaware & Hudson Canal Co., N. Y.....	6,000 00	7,320 00	
70 Chicago, Burlington & Quincy R. R. Co.....	7,000 00	7,980 00	
Chicago, Burlington & Quincy R. R. bonds,	1,500 00	1,650 00	8,000 00
12 Home Fire Ins. Co., New York.....	1,200 00	1,320 00	1,000 00
15 Brooklyn Life Ins. Co., Brooklyn.....	1,500 00	2,250 00	1,400 00
10 Brooklyn Life Ins. Co., Brooklyn.....	1,000 00	1,500 00	1,000 00

Total amount.....	\$101,540 00	\$131,864 70	\$100,375 99	100,375 99
Cash in the Company's principal office.....				301 16
Cash belonging to the Company deposited in Shoe & Leather Bank, New York, Bank of Montreal, and National Bank of Redemption, Boston.....				251,184 29
Interest due and accrued on stocks not included in "market value".....				5,746 15
Interest due and accrued on collateral loans.....				1,832 15
Gross premiums in due course of collection.....				36,025 92
Bills receivable (not matured) taken for fire, marine and inland risks.....				31,561 66
Salvage property and claims on losses already paid.....				36,380 04
Rents due and accrued.....				1,699 99
Due from other companies for reinsurance on losses already paid.....				674 52

Aggregate amount of all assets of the Company, stated at their actual value..... \$2,531,209 76

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$1,749 01
Wrecking pumps.....	17,000 00
	\$18,747 01



## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$24,844 54	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	60,587 74	
Losses resisted, including interest, cost and other expenses thereon.....	10,481 00	
Net amount of unpaid losses.....		\$95,913 28
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running <i>one year or less</i> from date of policy, \$1,074,151.98; reinsurance thereon at <i>fifty per cent.</i> .....	\$537,075 99	
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$187,294.05; reinsurance thereon at <i>fifty per cent.</i> .....	6,447 45	
Amount required to safely reinsure all outstanding risks.....		661,058 98
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses: Rent.....		2,500 00
Brokerage and other charges due and to become due to agents and brokers.....		4,789 05
Return premiums.....		8 68
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,		\$764,269 99
Joint-stock capital actually paid up in cash.....		1,000,000 00
Surplus beyond capital, as regards policyholders.....		766,939 77
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....		\$2,531,209 76

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	<i>For marine and inland risks.</i>	
Gross premiums received in cash, without any deduction, \$1,395,155 82	\$1,395,155 82	\$86,924 38	
Gross cash actually received on bills and notes taken for premiums, without deduction.....		115,011 42	
Gross cash received for premiums.....	\$1,395,155 82	\$201,935 80	
Deduct only reinsurance, rebate, abatement, and return premiums.....	131,447 61	47,837 61	
Net cash actually received for premiums.....	\$1,263,708 21	\$154,098 19	\$1,417,806 40
Bills and notes received during year for premiums, remaining unpaid,		\$31,561 66	
Received for interest on bonds and mortgages.....			24,617 55
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....			86,410 96
Income received from all other sources, viz.: Rents, \$6,602.73; premium on gold, \$9,147.85; profit on Government bonds redeemed, \$2,432.50; total.....			18,183 08
Aggregate amount of income actually received during the year in cash.....			\$1,547,017 99

## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>	
Gross amount paid for losses.....	\$466,283 78	\$81,180 48	
Deduct all amounts actually received for salvage and reinsurance.....		21,365 39	
Net amount paid during the year for losses.....	\$466,283 78	\$59,815 09	\$526,098 87
Cash dividends actually paid.....			150,000 00
Paid or allowed for commissions and brokerage.....			200,333 72
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			131,239 36
Paid for State, national and local taxes in this and other States.....			35,317 81
All other payments and expenditures, viz.: Office rents, stationery, traveling, postage, advertising, legal and other expenses, including fixing of new office in Broadway, New York.....			140,636 85
Aggregate amount of actual expenditures during the year in cash.....			\$1,183,626 11

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of Dec. of the preceding year.....	\$105,142,321 00	\$1,091,156 71	\$497,466 00	\$24,720 02
Written during the year.....	142,743,791 00	1,395,155 82	25,524,481 00	204,900 58
Total.....	\$247,886,212 00	\$2,486,312 53	\$26,021,947 00	\$229,620 60
Deduct those expired and marked off as terminated.....	131,831,788 00	1,217,454 62	24,343,465 00	216,735 71
In force at the end of year, 1875.....	\$116,054,424 00	\$1,268,857 91	\$1,678,482 00	\$12,894 89
Deduct amount reinsured.....	510,249 00	7,411 88		
Net amount in force.....	\$115,544,175 00	\$1,261,446 03	\$1,678,482 00	\$12,894 89
In force, having not more than one year to run.....	\$100,521,805 00	\$1,074,151 98		
Having more than one and not more than three years to run.....	10,859,910 00	122,601 29		
Having more than three yrs. to run, 1875.....	4,162,460 00	64,692 76		
Net amount in force, Dec. 31, 1875.....	\$115,544,175 00	\$1,261,446 03		

## KANSAS BUSINESS.

## BUSINESS DONE IN THE STATE OF KANSAS DURING THE YEAR 1875.

Fire and marine or inland risks written or renewed.....	\$891,334 00
Premiums received.....	15,188 50
Losses incurred.....	2,652 90
Losses paid.....	3,729 77

## PHOENIX INSURANCE COMPANY—HARTFORD, CONN.

Incorporated, May, 1854. Admitted to Kansas, October 30, 1871.

H. KELLOGG, *President*.D. W. C. SKILTON, *Secretary*.

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$2,100,000 00
Whole amount of capital actually paid up in cash.....	600,000 00

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$135,341 23
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## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Stocks.	Par value.	Market value.
1,000 shares	Hartford National Bank.....Hartford...	\$100,000 00	\$162,000 00
575 "	Farmers and Mechanics Nat'l Bank.. "	57,500 00	77,625 00
600 "	Mercantile National Bank..... "	60,000 00	79,800 00
200 "	City National Bank..... "	20,000 00	22,000 00
225 "	Etna National Bank..... "	22,500 00	29,925 00
482 "	Phoenix National Bank..... "	43,200 00	70,416 00
170 "	State Bank..... "	17,000 00	21,250 00
100 "	Connecticut River Bank..... "	5,000 00	6,000 00
707 "	American National Bank..... "	35,350 00	53,025 00
75 "	National Exchange Bank..... "	3,750 00	4,950 00
250 "	Hartford Trust Company..... "	25,000 00	27,500 00
100 "	Metropolitan National Bank.....New York...	10,000 00	13,000 00
180 "	Merchants Exchange National Bank, "	9,000 00	9,360 00
100 "	Manufacturers and Merchants Bank, "	6,000 00	4,500 00
190 "	New Britain National Bank.....New Britain,	19,000 00	24,130 00
214 "	Waterbury National Bank.....Waterbury,	10,700 00	16,692 00
50 "	Imperial Bank.....Ontario...	5,000 00	5,000 00
100 "	National Gold Bank & Trust Co., San Francisco,	10,000 00	10,000 00
100 "	Fourth National Bank.....Chicago...	10,000 00	1,000 00
100 "	Holyoke Water Power Company.....	10,000 00	21,000 00
500 "	New York, N. H. & H. R. R. Co.....	50,000 00	74,500 00
250 "	Rensselaer & Saratoga R. R. Co.....	25,000 00	29,500 00

<i>Bonds.</i>		<i>Par value.</i>	<i>Market value.</i>
United States "Sixes of 1881," 6 per cent.....		\$75,000 00	\$92,250 00
Atlantic Dock Company, 7 per cent.....		50,000 00	52,500 00
Tennessee State, 6 per cent.....		26,000 00	11,700 00
Alabama State, 8 per cent.....		50,000 00	15,000 00
South Carolina, "Old registered stock," 6 per cent.....		25,003 70	9,501 40
Hartford City 6 per cent.....		10,000 00	10,300 00
New Britain Water, 7 per cent.....		10,000 00	10,500 00
Detroit City, 7 per cent.....		50,000 00	52,500 00
Cincinnati City, 7 3-10 per cent.....		50,000 00	55,000 00
San Francisco 7 per cent.....		48,500 00	49,955 00
Jacksonville, Ill., 8 per cent.....		50,000 00	51,500 00
Hamilton County, Ind., 10 per cent.....		20,000 00	20,400 00
Indianapolis & Cincinnati R. R., 7 per cent.....		68,000 00	61,880 00
Connecticut Western R. R., 7 per cent.....		80,000 00	22,500 00
Connecticut Valley R. R., 7 per cent.....		50,000 00	48,000 00
Harlem River & Port Chester R. R., 7 per cent.....		50,000 00	55,000 00
Southern Minnesota R. R., 7 per cent.....		50,000 00	5,000 00
Total par and market value.....		\$1,261,503 70	\$1,386,659 40
Cash in the Company's principal office, in currency.....			\$1,386,659 40
Cash belonging to the Company deposited in Hartford Bank, \$176,277.92; U. S. Trust Co., New York, \$15,624.16; other banks, \$23,352.30.....			8,462 84
Interest due and accrued on bank deposits.....			215,254 38
Gross premiums in due course of collection.....			1,257 67
Rents due and accrued.....			207,102 42
Aggregate amount of all assets of the Company, stated at their actual value.....			1,226 66
			\$1,950,304 60

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$75,686 89
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	7,839 00
Net amount of unpaid losses.....	\$83,525 89
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$1,123,866.86; reinsurance thereon at fifty per cent.....	\$561,933 43
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$458,369.25; reinsurance thereon pro rata.....	275,021 55
Total amount required to safely reinsure all outstanding risks.....	836,954 98
Brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection.....	44,143 00
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....	\$964,823 87
Surplus beyond capital, as regards policyholders.....	600,000 00
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$1,564,823 87
	\$1,950,304 60

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$1,542,757 82
Deduct only reinsurance, rebate, abatement and return premiums.....	90,085 37
Net cash actually received for premiums (all fire).....	\$1,452,672 45
Received for interest on bonds and mortgages.....	87 43
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	99,625 77
Income received from rents.....	3,879 23
Aggregate amount of income actually received during the year in cash.....	\$1,556,264 88

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$871,885 29
Cash dividends actually paid.....	165,900 00
Paid or allowed for commissions or brokerage.....	215,147 32
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	69,649 67
Paid for State, national and local taxes in this and other States.....	38,729 90
All other payments and expenditures.....	130,006 36
Aggregate amount of actual expenditures during the year in cash.....	\$1,490,418 54

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of Dec. of the preceding year.....	\$119,953,589 00	\$1,648,336 83
Written during the year.....	99,840,705 00	1,452,672 45
Total.....	\$219,794,294 00	\$3,101,009 28
Deduct those expired and marked off as terminated.....	103,968,163 00	1,518,773 17
In force at the end of the year.....	\$115,826,131 00	\$1,582,236 11
Deduct amount reinsured.....	None.	
Net amount in force.....	\$115,826,131 00	\$1,582,236 11
In force having not more than one year to run.....	\$81,212,555 00	\$1,123,866 86
Having more than one and not more than three years to run.....	27,282,277 00	347,820 70
Having more than three years to run.....	7,331,299 00	110,548 55
Net amount in force December 31, 1875.....	\$115,826,131 00	\$1,582,236 11

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$930,533 00
Premiums received thereon.....	14,491 71
Losses incurred during the year.....	6,057 55
Total losses paid during the year.....	6,057 55

## ROGER WILLIAMS INSURANCE COMPANY—PROVIDENCE, R. I.

Incorporated, May, 1848. Admitted to Kansas, March 1, 1875.

J. W. DAVENPORT, *President.*W. H. FREDRICKS, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

Loans on bond and mortgage (first liens).....	\$26,833 83
Interest due and accrued on all said bond and mortgage loans.....	737 50
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$41,000 00
Value of buildings mortgaged (insured for \$16,050 as collateral).....	27,000 00
Total value of said mortgaged premises.....	\$68,000 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
300 Shares American Nat'l Bank stock, Providence.....	\$15,000 00	\$15,750 00
500 " Nat'l Bank of Commerce stock, Providence.....	25,000 00	25,000 00
100 " Nat'l Bank of America stock, Providence.....	5,000 00	6,200 00
600 " Blackstone Canal Nat'l Bank stock, Providence.....	15,000 00	16,200 00
860 " Commercial Nat'l Bank stock, Providence.....	18,000 00	18,900 00
50 " Fourth Nat'l Bank stock, Providence.....	5,000 00	6,250 00
300 " Globe Nat'l Bank stock, Providence.....	15,000 00	15,000 00
280 " Manufacturers' Nat'l Bank, Providence.....	28,000 00	33,740 00
100 " Westminster Nat'l Bank stock, Providence.....	5,000 00	5,000 00
100 " Atlantic Nat'l Bank stock, Providence.....	5,000 00	5,000 00
300 " Providence Gas Co.'s stock.....	15,000 00	23,500 00
120 " N. Y., Providence & Boston R. R. Co.'s stock.....	12,000 00	16,800 00
State of Maine bonds.....	10,000 00	10,750 00
State of Missouri bonds.....	15,000 00	15,425 00
Total par and market value.....	\$188,000 00	\$215,515 00

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>
8 Shares Mechanics' Nat'l B'k stock, Provid'ce..	\$400 00	\$520 00	\$433 33
Total amount.....	\$400 00	\$520 00	\$433 33

433 33

Loan to the city of Providence.....	\$60,000 00
Cash in the Company's principal office.....	9,478 30
Cash belonging to the Company deposited in Fifth National Bank, Providence.....	38,674 96
Interest due and accrued on stocks not included in "market value".....	1,643 61
Interest due and accrued on collateral loans.....	15 96
Gross premiums in due course of collection.....	43,599 96
Bills receivable (not matured) taken for fire, marine and inland risks.....	9,345 11

Aggregate amount of all assets of the Company, stated at their actual value..... \$406,277 06

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$22 79
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## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$26,145 04
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,295 00
Losses resisted, including interest, costs and other expenses thereon.....	3,000 00

Net amount of unpaid losses.....	\$47,440 04
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$190,166.43; reinsurance thereon at <i>fifty</i> per cent.....	\$95,083 21
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$27,754.13; reinsurance thereon <i>pro rata</i> .....	17,485 10
Gross premiums received and receivable on all unexpired <i>marine</i> risks..	27,752 19

Total amount required to safely reinsure all outstanding risks.....	140,320 50
Cash dividends declared to stockholders on capital remaining unpaid.....	462 00
Brokerage and other charges due and to become due to agents and brokers.....	5,464 48

Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus..	\$193,687 02
Joint-stock capital actually paid up in cash.....	200,000 00
Surplus beyond capital, as regards policyholders.....	12,590 04

Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus ..... \$406,277 06

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Gross premiums received in cash, without any deduction,	\$216,093 35	\$84,133 67	
Gross cash actually received on bills and notes taken for premiums, without any deduction.....		7,419 40	
Gross cash received for premiums.....	\$216,093 35	\$91,553 07	
Deduct only reinsurance, rebate, abatement, and return premiums.....	14,375 77	5,455 88	
Net cash actually received for premiums.....	\$201,717 58	\$86,094 19	\$287,814 77
Bills and notes received during the year for premiums, remaining unpaid.....		\$9,345 11	822 50
Received for interest on bonds and mortgages.....			19,527 71
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....			1,913 46
* Premiums on gold.....			

Aggregate amount of income actually received during the year in cash..... \$310,078 44

## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$108,291 55	\$54,260 69	
Deduct all amounts actually received for salvages and reinsurance.....	81 75	5,553 41	
Net amount paid during the year for losses.....	\$108,209 80	\$48,707 28	\$156,917 08
Cash dividends actually paid.....			39,914 00
Paid or allowed for commissions and brokerage.....			41,778 05
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			22,044 52
Paid for State, national and local taxes in this and other States.....			5,130 72
Aggregate amount of actual expenditures during the year in cash.....			<u>\$265,784 87</u>

**VI.—MISCELLANEOUS.  
RISKS AND PREMIUMS.**

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$10,203,565	\$170,990 16	\$530,667	\$17,433 09
Written during the year.....	14,756,734	221,386 44	22,861,495	93,160 68
Total.....	\$24,960,299	\$392,376 60	\$23,892,162	\$110,593 77
Deduct those expired and marked off as terminated.....	11,989,312	174,059 36	22,676,736	82,362 58
In force at the end of the year.....	\$12,970,987	\$218,317 24	\$715,426	\$28,231 19
Deduct amount reinsured.....	27,323	396 68	26,000	479 00
Net am't in force Dec. 31, 1875,	\$12,943,664	\$217,920 56	\$689,426	\$27,752 19
In force having not more than one year to run.....	\$10,825,174	\$190,166 43		
Having more than one and not more than three years to run.....	923,010	12,391 41		
Having more than three years to run,	1,195,480	15,362 72		
Net am't in force Dec. 31, 1875,	\$12,943,664	\$217,920 56		

**KANSAS BUSINESS.**

<b>BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.</b>	
Fire and marine or inland risks written or renewed.....	\$6,550 00
Premiums received thereon.....	288 75
Losses incurred during the year.....	None.
Total losses paid during the year.....	None.

**SHAWMUT INSURANCE COMPANY—BOSTON, MASS.**

Incorporated, July 29, 1875. Admitted to Kansas, October 25, 1875.

L. A. LYON, *President.*

WM. S. DENNY, *Secretary.*

**I.—CAPITAL.**

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

**II.—ASSETS.**

**ACCOUNT OF STOCKS, BONDS, &c., OWNED BY THE COMPANY.**

	<i>Par value.</i>	<i>Market value.</i>	
United States registered bonds, 1881, 6's, gold.....	\$100,000 00	\$119,375 00	
Massachusetts State registered bonds, 5's, gold.....	100,000 00	112,000 00	
City of Boston Water Loan bonds, 5's, gold.....	100,000 00	111,000 00	
City of Newton Water Loan bonds, 6's.....	50,000 00	53,125 00	
City of Fall River Water Loan bonds, 5's, gold.....	48,000 00	42,000 00	
United States 5 per cent. coupon bonds.....	700 00	815 50	
100 shares Merchandise National Bank, Boston.....	10,000 00	10,000 00	
12 shares Chelsea National Bank, Chelsea.....	1,200 00	1,320 00	
Total par and market value.....	\$401,900 00	\$449,635 50	449,635 50
Cash in the Company's principal office, in currency.....			7,009 71
Cash belonging to the Company deposited in Boston Safety, Deposit & Trust Company, (bearing interest.) \$50,000; Continental National Bank, \$8,524.88; National Exchange Bank, \$5,755.54; Commonwealth National Bank, \$1,500.....			65,780 42
Interest due and accrued on collateral loans.....			2,359 46
Gross premiums in due course of collection.....			13,385 59
Aggregate amount of all assets of the Company, stated at their actual value.....			\$538,170 68

**III.—LIABILITIES.**

Net amount of unpaid losses.....	\$147 64
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running one year or less from date of policy, \$59,058.09; reinsurance thereon at fifty per cent.....	\$29,549 04
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running more than one year from date of policy, \$4,919.77; reinsurance thereon <i>pro rata</i> .....	3,954 95
Total amount required to safely reinsure all outstanding risks.....	83,503 99

Brokerage and other charges due and to become due to agents and brokers.....	\$2,142 69
Premiums paid in advance.....	632 49
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,	\$36,445 81
Joint-stock capital actually paid up in cash.....	500,000 00
Surplus beyond capital, as regards policyholders.....	1,724 87
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$538,170 68

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$65,441 86
Deduct only reinsurance, rebate, abatement, and return premiums.....	2,042 59
Net cash actually received for premiums (all fire).....	\$63,399 27
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	5,431 50
Aggregate amount of income actually received during the year in cash.....	\$68,530 77

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$3,761 95
Paid or allowed for commissions and brokerage.....	7,557 44
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	10,525 47
Paid for State, national and local taxes in this and other States.....	2,677 39
All other payments and expenditures, viz.: Printing and stationery \$2,439.22, office expenses and rent \$2,549.32, agency expenses \$3,910.21, advertising, signs, etc., \$1,257.38, office furniture \$2,132.85; total.....	12,288 98
Aggregate amount of actual expenditures during the year in cash.....	\$36,811 23

## VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		
Written during the year.....	<i>Fire risks.</i> \$4,432,336 00	<i>Premiums thereon.</i> \$65,441 86
Deduct those expired and marked off as terminated.....	192,704 00	1,129 20
In force at the end of the year.....	\$4,239,632 00	\$64,312 66
Deduct amount reinsured.....	37,561 00	315 80
Net amount in force Dec. 31, 1875.....	\$4,202,071 00	\$63,996 86
In force having not more than one year to run.....	\$3,862,771 00	\$59,098 09
Having more than one and not more than three years to run.....	190,400 00	3,161 43
Having more than three years to run.....	148,900 00	1,737 29
Net amount in force Dec. 31, 1875.....	\$4,202,071 00	\$63,996 86

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$10,500 00
Premiums received thereon.....	131 50
Losses incurred during the year.....	None.
Total losses paid during the year.....	None.

## \* SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY—SPRINGFIELD, MASSACHUSETTS.

Incorporated, April, 1849. Admitted to Kansas, December 27, 1871.

DWIGHT R. SMITH, *President.*SANFORD J. HALL, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$600,000 00
Whole amount of capital actually paid up in cash.....	600,000 00

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$100,000 00
Loans on bond and mortgage (first liens).....	415,907 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due.....	19,500 00
Interest due and accrued on all said bond and mortgage loans.....	15,874 24
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$683,000 00
Value of buildings mortgaged (insured for \$239,700 as collateral).....	490,000 00
Total value of said mortgaged premises.....	\$1,173,000 00

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	Par value.	Market value.
100 shares Agawam National Bank, Springfield.....	\$10,000 00	\$14,500 00
50 " John Hancock National Bank, Springfield.....	5,000 00	6,400 00
104 " Chicopee National Bank, Springfield.....	10,400 00	16,640 00
67 " Pynchon National Bank, Springfield.....	6,700 00	10,720 00
14 " Second National Bank, Springfield.....	1,400 00	2,450 00
150 " Third National Bank, Springfield.....	15,000 00	22,500 00
100 " Ware National Bank, Ware.....	10,000 00	12,500 00
34 " First National Bank, Northampton.....	3,400 00	4,250 00
10 " Monson National Bank, Monson.....	1,000 00	1,100 00
100 " Merchants National Bank, Boston.....	10,000 00	14,000 00
100 " National Bank of Commerce, Boston.....	10,000 00	11,500 00
100 " Atlas National Bank, Boston.....	10,000 00	12,000 00
100 " Howard National Bank, Boston.....	10,000 00	11,100 00
100 " Webster National Bank, Boston.....	10,000 00	10,000 00
150 " Boylston National Bank, Boston.....	15,000 00	22,500 00
100 " Elliot National Bank, Boston.....	10,000 00	11,000 00
50 " National Bank of Commerce, New York.....	5,000 00	8,900 00
680 " Boston & Albany R. R. stock.....	68,000 00	90,840 00
150 " Boston & Maine R. R. stock.....	15,000 00	16,350 00
200 " Boston & Providence R. R. stock.....	20,000 00	29,000 00
500 " Connecticut River R. R. stock.....	50,000 00	65,000 00
50 " Worcester & Nashua R. R. stock.....	5,000 00	5,000 00
208 " Michigan Central R. R. stock.....	20,800 00	12,480 00
700 " New York, New Haven & Hartford R. R. stock.....	70,000 00	94,500 00
800 " N. Y. Central and Hudson River R. R. stock.....	30,000 00	31,500 00
100 " New York and Harlem R. R. stock.....	10,000 00	13,000 00
Rome & Watertown R. R. bonds, 1st mortgage, 7-per-cent.....	1,700 00	1,700 00
New York & Harlem R. R. bonds, 1st mortgage, 7-per-cent.....	10,000 00	10,500 00
Morris & Essex R. R. bonds, 1st mortgage, 7-per-cent.....	8,000 00	8,640 00
Charlestown, Mass., city bonds, 6-per-cent.....	10,000 00	10,000 00

Total par and market value..... \$461,400 00 \$577,470 00

\$577,470 00

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
2 bonds Lake Erie, Wabash & St. Louis R. R. Co.....	\$2,000 00	\$1,600 00	\$1,500 00
1 bond Toledo & Illinois R. R. Co.....	1,000 00	800 00	
15 shares Michigan Central R. R. stock.....	1,500 00	900 00	1,541 66
1 bond Union Pacific R. R. 8-per-cent. s't'g fund.....	1,000 00	950 00	
1 policy Charter Oak Life Ins. Co., Hartford.....	4,000 00	4,000 00	2,366 84
10 shares N. Y., N. H. & Hartford R. R. stock.....	1,000 00	1,850 00	1,000 00
12 shares First National Bank stock, Hartford.....	1,200 00	1,500 00	2,600 00
17 shares New Britain Nat'l Bank stock, New Brit'n.....	1,700 00	1,700 00	
19 shares Salisbury Mills stock, Salisbury, Mass.....	1,900 00	1,710 00	1,425 00
9 bonds St. Joseph & Council Bluffs R. R. Co.....	9,000 00	8,100 00	6,500 00
2 bonds Wason Manufacturing Co., Springfield.....	1,900 00	1,900 00	
30 shares Second Nat'l Bank stock, Springfield.....	3,000 00	5,250 00	4,000 00
20 shares Agawam Nat'l Bank stock, Springfield.....	2,000 00	2,900 00	2,275 00
20 shares Agawam Nat'l Bank stock, Springfield.....	2,000 00	2,900 00	2,275 00
1 bond Conn. River R. R. Co.....	1,000 00	1,000 00	670 50
80 shares New Britain Gaslight Co., New Britain.....	2,000 00	2,600 00	1,666 66
3 bonds U. S. 6-per-cent., coupon.....	2,000 00	2,400 00	2,000 00
9 shares Salisbury Mills stock, Salisbury, Mass.....	900 00	810 00	675 00
20 " Second Nat'l Bank stock, Springfield.....	2,000 00	3,500 00	1,500 00
8 " Chicopee Nat'l Bank stock, Springfield.....	800 00	1,280 00	1,066 66
5 " Third Nat'l Bank stock, Springfield.....	500 00	750 00	475 00
11 " Second Nat'l Bank stock, Cleveland.....	1,100 00	1,375 00	1,045 00
10 " Naugatuck Railroad stock.....	1,000 00	1,100 00	916 66
24 " Springfield Gaslight Co. stock, Springfield.....	2,400 00	3,120 00	
9 " Glasgow Co. stock, South Hadley Falls.....	900 00	990 00	9,282 50
3 " Agawam Nat'l Bank stock, Springfield.....	300 00	435 00	
62 " American Express Co. stock.....	6,200 00	3,595 00	833 33
35 " Westfield Gaslight Co. stock, Westfield.....	3,500 00	3,500 00	
40 " New Brit'n Gaslight Co. stock, New Brit'n.....	1,000 00	1,000 00	5,000 00
50 " Massasoit Paper Manufacturing Co. stock.....	7,500 00	6,000 00	7,000 00
75 " Massasoit Paper Manufacturing Co. stock.....	7,500 00	9,000 00	24,833 33
249 " Massasoit Paper Manufacturing Co. stock.....	24,900 00	29,880 00	3,800 00
30 " Boston & Albany R. R. stock.....	3,000 00	3,990 00	2,000 00
13 " Michigan Central R. R. stock.....	1,300 00	780 00	
25 " Chapin Banking and Trust Co. stock.....	2,500 00	2,500 00	916 66
10 " New London & Northern R. R. stock.....	1,000 00	1,100 00	5,000 00
100 " Delaware, Lackawanna & West'n R.R. st'k.....	5,000 00	5,750 00	3,000 00
8 " Ames Manufacturing Co. stock.....	4,000 00	4,000 00	

Total amount..... \$115,500 00 \$125,416 00 \$96,921 13

Cash in the Company's principal office.....	96,921 13
Cash belonging to the Company deposited in Third National Bank, Springfield, \$50,660.39; in Agawam National Bank, Springfield, \$34,104.64.....	5,182 37
Interest due and accrued on stocks not included in "market value".....	84,865 03
Interest due and accrued on collateral loans.....	7,820 00
Gross premiums in due course of collection.....	3,515 85
Rents due and accrued.....	60,570 91
	1,012 50

Aggregate amount of all the assets of the Company, stated at their actual value, \$1,388,639 03



## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$2,326 21
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## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$11,759 12
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	33,823 00
Losses resisted, including interest, costs and other expenses thereon.....	7,116 67
Net amount of unpaid losses.....	\$52,698 79
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$461,963.52; reinsurance thereon at <i>fifty per cent</i> .....	\$230,981 76
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$346,036.35; reinsurance thereon <i>pro rata</i> .....	183,018 18
Total amount required to safely reinsure all outstanding risks.....	413,999 94
Commissions, brokerage and other charges due and to become due to agents and brokers,	9,085 00
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,	\$475,783 73
Joint-stock capital actually paid up in cash.....	600,000 00
Surplus beyond capital, as regards policyholders.....	312,855 80
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$1,388,639 03

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$666,994 92
Deduct only reinsurance, rebate, abatement, and return premiums.....	61,220 88
Net cash actually received for premiums (all fire).....	\$605,774 54
Received for interest on bonds and mortgages.....	19,130 08
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	50,635 06
Income received from rents.....	4,308 83
Aggregate amount of income actually received during the year in cash.....	\$679,848 01

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$320,523 64
Deduct all amounts actually received for salvages and reinsurances.....	9,670 71
Net amount paid during the year for losses.....	\$310,857 93
Cash dividends actually paid.....	60,000 00
Paid or allowed for commissions or brokerage.....	86,686 19
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	27,065 02
Paid for State, national and local taxes in this and other States.....	19,118 14
All other payments and expenditures.....	47,264 04
Aggregate amount of actual expenditures during the year in cash.....	\$550,991 32

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$62,518,304	\$837,770 59
Written during the year.....	55,466,378	666,994 92
Total.....	\$117,984,682	\$1,504,765 51
Deduct those expired and marked off as terminated.....	55,393,558	696,765 64
In force at the end of the year.....	\$62,591,124	\$807,999 87
Deduct amount reinsured.....	None.	None.
Net amount in force.....	\$62,591,124	\$807,999 87
In force having not more than one year to run.....	\$36,084,555	\$461,963 52
Having more than one and not more than three years to run.....	17,671,046	230,690 90
Having more than three years to run.....	8,835,523	115,345 45
Net amount in force Dec. 31, 1875.....	\$62,591,124	\$807,999 87

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$163,274 00
Premiums received thereon.....	2,567 64
Losses incurred during the year.....	1,813 78
Total losses paid during the year.....	1,813 78

## ST. JOSEPH FIRE AND MARINE INSURANCE CO.—ST. JOSEPH, MO.

Incorporated, December, 1867. Admitted to Kansas, October 3, 1871.

A. P. GOFF, *President.*J. H. RICE, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$400,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$47,515 29
Loans on bond and mortgage (first liens).....	148,515 68
Total value of said mortgaged premises (insured for \$132,200).....	\$389,500 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Misouri State bonds, 6s.....	\$10,000 00	\$10,000 00	
Doniphan County, Kansas, bonds.....	55,500 00	38,850 00	
Hanover Township, Kansas, bonds.....	20,000 00	12,500 00	
Troy District, Kansas, school bonds.....	3,500 00	3,500 00	
Brown county, Kansas, bonds.....	35,500 00	25,737 50	
Falls City, Nebraska, school bonds.....	9,900 00	8,910 00	
Buchanan Co., Mo., court house construction warrants,	17,300 00	15,570 00	
St. Joseph bridge bonds.....	5,000 00	5,000 00	
St. Joseph gaslight bonds.....	600 00	600 00	
St. Joseph railroad bonds.....	27,400 00	21,670 00	
St. Joseph improvement bonds.....	9,650 00	5,983 00	
Merchants Insurance Co., of St. Joseph, Mo., stock.....	3,500 00	1,925 00	
St. Joseph Real Estate and Savings Association stock...	1,800 00	150 00	
Buchanan Bank, St. Joseph, Mo., stock.....	3,000 00	750 00	
Total par and market value.....	\$202,650 00	\$151,145 50	151,145 50

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
St. Joseph City 10-per-cent. bonds.....	\$6,000 00	\$6,000 00	\$5,000 00	
Marshall county, Kansas, 10-per-cent. bonds, }				
St. Joseph city 6-per-cent. bonds..... }	1,800 00	1,760 00	1,466 66	
Pacific Hotel bonds.....	6,400 00	5,760 00	4,800 00	
Fairbury Precinct, Jefferson Co., Neb., bonds,	9,000 00	7,650 00	6,000 00	
St. Joseph Building Co.'s bonds.....	1,200 00	1,000 00	400 00	
Marshall Co., Kansas, 10-per-cent. bonds.....	1,000 00	1,000 00	833 33	
St. Joseph Savings Bank stock.....	600 00	600 00	500 00	
Farmers Bank, Andrew county, Mo., stock.....	4,000 00			
St. Joseph Savings Bank, stock.....	1,500 00	8,750 00	5,000 00	
Merchants Insurance Co., St. Joseph, stock.....	3,250 00			
Total amount.....	\$34,750 00	\$32,520 00	\$23,999 99	23,999 99
Cash belonging to the Company deposited in A. Beatty's Bank, St. Joseph, \$15,122 88;				
First National Bank, St. Joseph, \$6,476 99; Donnell, Lawson & Co., N. Y., \$10,876 92;				32,476 79
Interest due and accrued on stocks not included in "market value,".....				8,441 74
Gross premiums in due course of collection.....				35,862 88
Uncollected premiums for December, 1875, home office.....				1,313 73

Aggregate amount of all assets of the Company, stated at their actual value... \$406,271 60

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$288 51
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## III.—LIABILITIES.

Net amount of unpaid losses.....	\$17,008 84
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$149,091.08; reinsurance thereon at fifty per cent.....	\$74,545 54
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$22,820.07; reinsurance thereon pro rata.....	11,980 98

Total amount required to safely reinsure all outstanding risks.....	86,526 52
Cash dividends declared to stockholders on capital remaining unpaid.....	195 00
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	3,108 80
Commissions, brokerage and other charges due and to become due to agents and brokers,	5,216 41
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,	\$112,055 57

Joint-stock capital actually paid up in cash.....	\$200,000 00
Surplus beyond capital, as regards policyholders.....	942,160 03
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$406,271 60

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>
Gross cash received for premiums.....	\$243,283 43
Deduct only reinsurance, rebate, abatement, and return premiums.....	61,254 51
Net cash actually received for premiums (all fire).....	\$182,028 92
Received for interest on bonds and mortgages.....	31,796 26
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	
Insurance commissions.....	
Aggregate amount of income actually received during the year in cash.....	\$214,922 37

## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$93,167 35	\$3,937 64
Deduct all amounts actually received for salvages and reinsurance.....	9,938 36	
Net amount paid during the year for losses.....	\$83,228 99	\$3,937 64
Cash dividends to stockholders actually paid.....		\$87,166 63
Paid or allowed for commissions or brokerage.....		24,000 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		32,578 69
Paid for State, national and local taxes in this and other States.....		8,748 53
Supplies, advertising and other current expenses.....		13,953 48
Aggregate amount of actual expenditures during the year in cash.....		5,800 00
		\$172,247 33

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$12,187,764 00	\$189,107 95
Written during the year.....	13,493,201 00	228,501 12
Total.....	\$25,680,965 00	\$417,609 07
Deduct those expired and marked off as terminated.....	13,807,363 00	224,154 74
In force at the end of the year.....	\$11,873,602 00	\$193,454 33
Deduct amount reinsured.....	1,111,128 00	21,543 18
Net amount in force.....	\$10,762,474 00	\$171,911 15
In force having not more than one year to run.....	\$9,382,073 00	\$149,091 08
Having more than one and not more than three years to run.....	1,084,045 00	15,470 04
Having more than three years to run.....	296,356 00	7,350 03
Net amount in force December 31, 1875.....	\$10,762,474 00	\$171,911 15

## BUSINESS IN THE STATE OF KANSAS DURING THE YEAR.

	<i>Fire risks.</i>
Fire, marine and inland risks taken or renewed.....	\$423,075 00
Premiums received.....	6,102 75
Losses incurred.....	61 50
Losses paid.....	61 50

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY—ST. PAUL, MINN.

Incorporated, May, 1865. Admitted to Kansas, March 29, 1872.

J. C. BURBANK, *President.*C. H. BIGELOW, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$2,000,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$129,471 70
Loans on bond and mortgage (first liens).....	123,835 53
Interest due and accrued on all said bond and mortgage loans.....	4,582 91
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$156,300 00
Value of buildings mortgaged (insured for \$83,850.00 as collateral).....	120,000 00
Total value of said mortgaged premises.....	\$276,300 00

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	Par value.	Market value.
200 shares First National Bank, St. Paul, stock.....	\$20,000 00	\$28,000 00
120 shares Merchants National Bank, St. Paul, stock.....	12,000 00	13,540 00
45 shares First National Bank, St. Peter, stock.....	4,500 00	5,850 00
335 shares St. Paul & S. C. R. R., pref. 8 per cent. stock.....	33,428 61	33,428 61
335 shares St. P. & S. C. R. R. Co. land contracts, first lien.....	2,090 50	2,090 50
160 shares St. Paul Warehouse and Elevator Co. stock.....	8,000 00	8,000 00
Bonds St. Paul Warehouse and Elevator Co.....	8,000 00	8,000 00
Bonds City of St. Paul.....	1,269 68	1,269 68
Bonds City of Minneapolis.....	1,500 00	1,500 00
Bonds City of Stillwater.....	10,000 00	10,000 00
Bonds City of Mankato.....	10,000 00	10,000 00
Bonds Town of Detroit.....	4,200 00	4,200 00
Bonds Town of Carver.....	500 00	500 00
Bonds County of Cass.....	7,400 00	7,400 00
Bonds County of Aitken.....	3,200 00	3,200 00
Bonds County of Becker.....	1,711 20	1,711 20
Bonds County of Pine.....	2,217 00	2,217 00
Bonds County of Ramsey.....	1,000 00	1,000 00
Bonds School District, Otter Tail county.....	1,000 00	1,000 00
Bonds School District St. Cloud county.....	100 00	100 00
Total par and market value.....	\$132,116 99	\$143,906 99

143,006 99

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
715 shares First National Bank St. Paul, stock...	\$71,500 00	\$100,100 00	\$76,800 00
100 " Second National Bank St. Paul, stock.....	10,000 00	14,000 00	10,540 00
110 " Merchants Nat'l Bank St. Paul, stock.....	11,000 00	12,540 00	10,416 66
10 " Marine Nat'l Bank St. Paul, stock.....	1,000 00	1,000 00	833 33
37½ " Savings Nat'l Bank St. Paul, stock.....	3,750 00	3,750 00	1,315 00
80 " First Nat'l Bank Stillwater, stock.....	8,000 00	10,000 00	8,000 00
50 " Lumberman's Nat'l Bank Stillwater, stock.....	5,000 00	6,000 00	5,000 00
50 " Citizens Nat'l Bank Mankato, stock.....	5,000 00	6,000 00	2,944 00
45 " First Nat'l Bank Red Wing, stock.....	4,500 00	5,625 00	3,535 00
15 " State Nat'l Bank Minneapolis, stock.....	1,500 00	1,800 00	1,399 00
874 " St. Paul & S. C. R. R. Co. com. stock.....	87,400 00	87,400 00	54,408 31
1684 " St. Paul & S. C. R. R. Co. land stock.....	168,400 00	101,040 00	60,822 80
49 " St. Paul & S. C. R. R. Co., preferred 8 per cent. stock.....	4,000 00	4,000 00	1,752 50
S. C. & S. P. R. R. Co. land bonds.....	7,000 00	3,500 00	1,500 00
St. Paul, S. & T. F. R. R. Co. land bonds.....	7,000 00	5,950 00	4,000 00
50 shares St. Paul, S. & T. F. R. R. Co., preferred stock.....	5,000 00	4,250 00	3,000 00
110 shares St. Croix R. R. & Imp. Co.'s stock.....	11,000 00	6,600 00	3,756 00
77 shares St. Croix Boom Corporation stock.....	7,700 00	11,550 00	2,500 00
1195 shares St. Paul Harvester Works, stock.....	59,750 00	77,675 00	4,708 33
60 shares St. Cloud Bridge Co.'s stock.....	6,000 00	3,000 00	1,000 00
100 shares Stillwater Gas Co.'s stock.....	5,000 00	3,000 00	1,500 00
300 shares St. Paul Pioneer-Press Co.'s stock.....	15,000 00	12,750 00	5,821 35
18 shares St. Paul Manufacturing Co.'s stock.....	900 00	675 00	280 00
10 shares St. Paul Warehouse & Elevator Co.'s stock.....	500 00	500 00	150 00
10 shares St. Paul Brick Manuf'g Co.'s stock.....	500 00	400 00	280 00
5 shares American Ex. Co.'s stock.....	500 00	300 00	200 00
1,600 Lyon Co. bonds, 1,500 Murray Co. bonds, 755 Cottonwood Co. bonds, 390 Renville bonds, 75 Pine bonds, 70 Stevens bonds... }	4,400 00	4,400 00	3,425 00
St. Paul city bond.....	1,236 00	1,236 00	1,000 00
Duluth city bond.....	500 00	300 00	250 00
Aitken county bond.....	500 00	500 00	280 00
Nobles county school order.....	75 00	75 00	62 50
Total amount.....	\$513,611 00	\$489,916 00	\$331,479 78

331,479 78

Cash in Company's principal office, in currency.....	3,176 29
Cash belonging to the Company deposited in First National Bank St. Paul, \$50,464.91; Merchants Bank St. Paul, \$28,123.61.....	78,588 52
Interest due and accrued on stocks not included in "market value".....	3,777 93
Interest due and accrued on collateral loans.....	11,307 61
Gross premiums in due course of collection, including city collections.....	71,617 19
Bills receivable, not matured, taken for marine and inland risks.....	3,596 81
Salvage property and claims on losses already paid.....	3,500 00

Aggregate amount of all assets of the Company, stated at their actual value..... \$907,931 26

ITEMS NOT ADMITTED AS ASSETS.	
Loans on collaterals in excess of 50 per cent. margin.....	\$949 78
III.—LIABILITIES.	
Gross claims for losses against the Company, adjusted and unpaid.....	\$21,921 35
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.....	36,763 86
Losses resisted, including interest, costs and other expenses thereon.....	5,000 00
Net amount of unpaid losses.....	\$63,685 21
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$344,485.30; reinsurance thereon at <i>fifty</i> per cent.....	\$172,242 65
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$154,445.62; reinsurance thereon <i>pro rata</i> .....	90,739 06
Gross premiums received and receivable upon all unexpired <i>inland navigation</i> risks, \$5,323.50; reinsurance thereon at <i>fifty</i> cent.....	2,661 75
Total amount required to safely reinsure all outstanding risks.....	265,643 46
Commissions, brokerage and other charges due and to become due to agents and brokers,	7,897 75
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,	\$337,226 42
Joint-stock capital actually paid up in cash.....	400,000 00
Surplus beyond capital, as regards policyholders.....	170,704 84
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$907,931 26

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	<i>For marine and inland risks.</i>	
Gross cash received for premiums.....	\$471,739 09	\$106,680 28	
Deduct only reinsurance, rebate, abatement, and return premiums.....	48,641 04	16,862 97	
Net cash actually received for premiums.....	\$423,098 05	\$89,817 31	
Bills and notes received during the year for premiums remaining unpaid,		\$3,596 81	\$512,915 36
Received for interest on bonds and mortgages.....			11,962 76
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....			51,641 58
Income received from rents.....			6,335 40
Aggregate amount of income actually received during the year in cash.....			\$582,855 10

## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$236,839 34	\$73,741 86	
Deduct all amounts actually received for salvages and reinsurances.....	61 45	20,269 36	
Net amount paid during the year for losses.....	\$236,777 89	\$53,472 50	
Cash dividends to stockholders actually paid.....			\$290,250 39
Paid or allowed for commissions or brokerage.....			48,000 000
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			77,624 68
Paid for State, national and local taxes in this and other States.....			28,119 00
All other payments and expenditures, viz.: General expenses of business.....			13,091 15
			34,442 75
Aggregate amount of actual expenditures during the year in cash.....			\$491,527 97

## VI.—MISCELLANEOUS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on 31st of December of the preceding year.....	\$24,994,548	\$469,673 25	\$228,550 00	\$6,177 78
Written during the year.....	25,689,142	471,739 09	14,904,369 64	106,680 28
Total.....	\$50,683,690	\$941,412 34	\$15,132,919 64	\$112,858 06
Deduct those expired and marked off as terminated.....	21,331,994	436,883 81	14,809,869 64	107,034 56
In force at the end of the year.....	\$29,351,696	\$504,578 53	\$323,050 00	\$5,823 50
Deduct amount reinsured.....	247,392	5,647 61	None.	None.
Net amount in force.....	\$29,104,304	\$498,930 92	\$323,050	\$5,823 50
In force, having not more than one year to run.....	\$21,277,492	\$369,947 31		
Having more than one and not more than three years to run.....	5,347,534	82,705 40		
Having more than three years to run,	2,479,278	46,278 21		
Net am't in force Dec. 31, 1875,	\$29,104,304	\$498,930 92		

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire risks written or renewed.....	\$134,895 00
Premiums received thereon.....	2,346 75
Losses incurred during the year.....	881 71
Total losses paid during the year.....	881 71

## ST. LOUIS INSURANCE COMPANY—ST. LOUIS, MO.

Incorporated, January, 1837. Admitted to Kansas, June 23, 1875.

J. B. S. LEMOINE, *President.*JAMES D. HOUSEMAN, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	240,000 00

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$1,678 59
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## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Missouri State bonds, 6s.....	\$290,000 00	\$295,800 00
100 shares St. Louis Chamber of Commerce stock.....	10,000 00	4,000 00
Total par and market value.....	\$300,000 00	\$299,800 00

Cash in the Company's principal office.....	26 04
Cash belonging to the Company deposited in Merchants National Bank, St. Louis.....	23,341 86
Gross premiums in due course of collection.....	21,075 98
Salvage property and claims on losses already paid.....	\$50,000 00
Due from other companies for reinsurance on losses already paid.....	556 75

Aggregate amount of all assets of the Company, stated at their actual value.....	\$346,478 72
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## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$4,993 21
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	9,500 00

Net amount of unpaid losses.....	\$14,493 21
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$161,894.50; reinsurance thereon at <i>fifty per cent.</i> .....	\$80,947 45
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$3,512.11; reinsurance thereon <i>pro rata.</i> .....	2,331 46
Gross premiums (including both cash and bills, without any deduction,) received and receivable upon all unexpired <i>inland navigation</i> risks, \$386.54; reinsurance thereon at <i>fifty per cent.</i> .....	193 27

Total amount required to safely reinsure all outstanding risks.....	\$83,472 18
Due and accrued for salaries.....	300 00
Brokerage and other charges due and to become due to agents.....	756 00

Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....	\$99,021 39
Surplus beyond capital, as regards policyholders.....	240,000 00
	7,457 33

Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$346,478 72
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## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>
Gross cash received for premiums.....	\$197,514 26	\$19,736 60
Deduct only reinsurance, rebate, abatement, and return premiums.....	20,172 72	3,046 07
Net cash actually received for premiums.....	\$177,341 54	\$16,690 53
		\$194,032 07
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		15,833 28
Aggregate amount of income actually received during the year in cash.....		\$209,865 35

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>
Gross amount actually paid for losses .....	\$73,744 07	\$73,031 77
Deduct all amounts actually received for salvages and reinsurance.....	3,110 40	12,426 27
Net amount paid during the year for losses.....	\$70,633 67	\$60,605 50
Cash dividends actually paid.....		\$131,239 17
Paid or allowed for commissions or brokerage.....		2,574 00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees .....		35,608 34
Paid for State, national and local taxes in this and other States.....		13,582 77
All other payments and expenditures, viz.: Rent, office agency and travelling expenses, advertising, etc.....		6,669 53
		11,521 59
Aggregate amount of actual expenditures during the year in cash.....		\$201,195 40

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$6,146,679 00	\$113,472 79	\$49,611	\$399 79
Written during the year.....	11,839, 05 79	196,621 18	2,837,466	19,786 98
Total .....	\$17,985,884 79	\$310,093 97	\$2,887,077	\$20,186 77
Deduct those expired and marked off as terminated .....	9,225,094 89	141,232 49	2,856,708	19,800 23
In force at the end of the year..	\$8,760,790 08	\$168,861 48	\$30,369	\$386 54
Deduct amount reinsured.....	209,482 17	8,154 47	None.	None.
Net amount in force.....	\$8,551,307 91	\$165,707 01	\$30,369	\$386 54
In force having not more than one year to run.....	\$8,325,741 91	\$161,894 90		
Having more than one and not more than three years to run.....	158,441 00	2,645 76		
Having more than three years to run....	67,125 00	1,166 35		
Net am't in force Dec. 31, 1875...	\$8,551,307 91	\$165,707 01		

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks taken.....	\$15,650 00
Premiums received thereon.....	324 50
Losses paid on risks taken.....	None.
Losses incurred during the year .....	None

## TRADERS INSURANCE COMPANY—CHICAGO, ILL.

Incorporated, February, 1865. Admitted to Kansas, 1874.

S. A. KENT, *President.*R. J. SMITH, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$10,000 00
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## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States registered bonds, 10-40s.....	\$500,000 00	\$585,000 00
Cook county bonds.....	52,500 00	55,125 00
Evanston water loan bonds.....	21,000 00	21,000 00
Chicago city bonds.....	10,000 00	10,450 00
Hyde Park bonds.....	5,000 00	5,000 00
Chicago city certificates.....	826 71	826 71
Total par and market value.....	\$589,326 71	\$677,401 71

677,401 71

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
A. E. Neely & Co., call loan, stock.....	\$1,050 00	\$1,050 00	\$550 00	
110 shares City National Bank stock.....	11,000 00	13,750 00	11,000 00	
Chicago Packing & Provision Co. stock.....	10,000 00	14,625 00	10,000 00	
Total amount.....	\$22,050 00	\$29,425 00	\$21,550 00	\$21,550 00
Cash in the Company's principal office.....				2,637 25
Cash belonging to the Company deposited in Corn Exchange National Bank.....				63,772 49
Interest due and accrued on stocks not included in "market value".....				307 34
Interest due and accrued on collateral loans.....				57 75
Gross premiums in due course of collection.....				35,547 49
Salvage property and claims on losses already paid.....				5,933 24
Postage stamps.....				17 50
Due from other companies for reinsurance on losses and premiums already paid.....				6,254 77
Aggregate amount of all the assets of the Company, stated at their actual value,				\$823,479 54

## III.—LIABILITIES.

Gross claims for losses against the company, adjusted and unpaid.....	\$24,905 31	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	6,030 00	
Total gross amount of unpaid losses.....	\$30,935 31	
Deduct reinsurance thereon.....	1,972 70	
Net amount of unpaid losses.....		\$28,962 61
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running <i>one year or less</i> from date of policy, \$220,828.12; reinsurance thereon at <i> fifty per cent.</i> .....	\$110,414 06	
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$27,378.51; reinsurance thereon <i>pro rata</i> .....	16,911 24	
Gross premiums received and receivable on all unexpired marine risks,	1,109 75	
Total amount required to safely reinsure all outstanding risks.....		128,435 05
Commissions, brokerage and other charges due and to become due to agents and brokers,		7,109 49
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus.....		\$164,507 15
Joint-stock capital actually paid up in cash.....		500,000 00
Surplus beyond capital, as regards policyholders.....		158,972 39
Aggregate amount of all liabilities, including paid-up capital, stock, scrip, reserve, and net surplus.....		\$823,479 54

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	<i>For marine and inland risks.</i>	
Gross cash received for premiums.....	\$358,625 51	\$68,827 96	
Deduct only reinsurance, rebate, abatement, and return premiums.....	77,824 93	23,908 20	
Net cash actually received for premiums.....	\$280,800 58	\$44,919 76	\$325,720 34
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....			37,303 32
Income received from commissions on business agency companies.....			7,478 05
Aggregate amount of income actually received during the year in cash.....			\$370,501 71

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$102,660 79	\$53,896 48	
Deduct all amounts actually received for salvages and reinsurance.....	1,282 13	18,584 54	
Net amount paid during the year for losses.....	\$101,378 66	\$35,311 94	\$136,690 60
Cash dividends actually paid.....			60,000 00
Paid or allowed for commissions and brokerage.....			42,720 37
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			24,249 71
Paid for State, national and local taxes in this and other States.....			10,326 91
All other payments and expenditures, viz.: Advertising \$3,284.51, rents \$2,700, Board of Underwriters \$2,944.04, general expenses \$16,102.77, books and stationery \$1,702.72, postage and express \$680.76, printing and supplies \$3,296.51.....			30,711 31
Aggregate amount of actual expenditures during the year in cash.....			\$304,698 90



## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$17,266,146 81	\$260,360 02	\$65,000	\$798 10
Written dur'g the year, of which \$10,537,785 was short insurance.....	30,560,876 95	365,518 75	13,006,024	74,190 49
Total .....	\$47,826,523 76	\$625,878 77	\$13,071,024	\$74,988 59
Deduct those expired and marked off as terminated .....	31,885,685 04	773,672 20	12,922,081	73,878 84
In force at the end of the year.....	\$15,940,838 72	\$248,206 57	\$148,943	\$1,109 75
Deduct amount reinsured.....	None.	None.	None.	None.
Net amount in force.....	\$15,940,838 72	\$248,206 57	\$148,943	\$1,109 75
In force having not more than one year to run.....	\$14,162,967 72	\$220,828 12		
Having more than one and not more than three years to run.....	1,462,196 00	21,902 29		
Having more than three years to run.....	315,675 00	5,476 16		
Net amount in force Dec. 31, 1875....	\$15,940,838 72	\$248,206 57		

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks taken.....	\$26,575 00
Premiums received thereon.....	494 02
Total losses paid during the year.....	498 57
Losses incurred during the year.....	498 57

## WESTCHESTER FIRE INSURANCE COMPANY—NEW ROCHELLE, N. Y.

Incorporated, March, 1837. Admitted to Kansas, December 27, 1871.

GEO. J. PENFIELD, *President.*GEO. R. CRAWFORD, *Secretary.*

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$25,000 00
Loans on bond and mortgage (first liens).....	190,716 66
Interest due and accrued on all said bonds and mortgage loans.....	5,043 27
Value of the lands mortgaged, exclusive of buildings and perishable improvements.....	\$216,000 00
Value of buildings mortgaged (insured for \$238,550 as collateral).....	295,600 00
Total value of said mortgaged premises.....	\$512,600 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States 5-20 registered bonds, 65's.....	\$265,000 00	\$312,800 00
United States 6's, registered bonds, 81's.....	15,000 00	18,450 00
United States 10-40 registered bonds.....	10,000 00	11,800 00
United States 5-20 registered bonds .....	65,500 00	78,502 50
Central Pacific Railroad bonds.....	20,000 00	21,600 00
Eastchester Town bonds.....	25,000 00	25,750 00
New York State Bounty bonds.....	14,000 00	15,120 00
White Plains Village bonds.....	10,000 00	10,350 00
Westchester County bonds.....	4,000 00	4,070 00
Chesapeake & Ohio Railroad bonds .....	10,000 00	3,300 00
Manufacturers and Merchants Bank stock.....	6,000 00	6,000 00
Total par and market value.....	\$444,500 00	\$507,742 50
		\$507,742 50



## VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		
	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$58,572,137	\$694,724 88
Written during the year.....	75,979,251	838,920 90
Total.....	\$134,551,388	\$1,533,645 78
Deduct those expired and marked off as terminated.....	61,999,754	782,085 87
In force at the end of the year.....	\$72,551,634	\$751,559 91
Deduct amount reinsured.....	438,828	4,978 50
Net amount in force.....	\$72,112,806	\$746,581 41
In force having not more than one year to run.....	\$58,075,192	\$559,035 80
Having more than one and not more than three years to run.....	17,062,487	164,442 57
Having more than three years to run.....	1,975,127	23,103 04
Net amount in force Dec. 31, 1875.....	\$72,112,806	\$746,581 41

## KANSAS BUSINESS.

## BUSINESS DONE IN THE STATE OF KANSAS DURING THE YEAR 1875.

Fire and marine or inland risks taken or renewed.....	\$398,476 00
Premiums received.....	4,169 26
Losses incurred.....	428 20
Total losses paid.....	528 20

## U. S. BRANCHES OF FOREIGN COMPANIES.

## U. S. BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY.

LOCATED No. 10 PINE STREET, NEW YORK CITY.

ELIJAH ALLIGER, *Gen. Agent and Atty. in U. S.*

Admitted to Kansas, November 16, 1875.

## I.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States bonds.....	\$550,000 00	\$634,000 00	\$634,000 00
Cash in the Company's principal office.....			8,949 16
Cash belonging to the Company deposited in National Bank of Commerce, N. Y.....			19,219 87
Interest due and accrued on stocks not included in "market value".....			12,313 32
Gross premiums in due course of collection.....			112,526 14
Bills receivable, not matured, taken for fire, marine and inland risks.....			8,585 00
Aggregate amount of all assets of the Company, stated at their actual value....			\$790,593 49

## II.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$6,239 36	
Gross losses in process of adjustment, or in suspense, including all reported losses.....	32,280 28	
Losses resisted, including interest, costs and other expenses thereon....	3,390 60	
Net amount of unpaid losses.....		\$41,910 24
Gross premiums received and receivable upon all unexpired fire risks, running <i>one year or less</i> from date of policy, \$611,685.56; reinsurance thereon at <i>fifty per cent</i> .....	\$305,842 78	
Gross premiums received and receivable upon all unexpired fire risks, running <i>more than one year</i> from date of policy, \$130,040.78; reinsurance thereon <i>pro rata</i> .....	69,996 16	
Total amount required to safely reinsure all outstanding risks.....		\$375,838 94
Brokerage and other charges due and to become due to agents and brokers.....		13,238 08
Aggregate amount of all liabilities.....		\$430,987 26

## III.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$912,585 10	
Deduct only reinsurance, rebate, abatement, and return premiums.....	145,080 12	
Net cash actually received for premiums (all fire).....		\$767,554 98
Aggregate amount of income actually received during the year in cash .....		\$767,554 98

## IV.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>For fire risks.</i> \$326,225 76	
Reinsurance.....	8,872 65	
Net amount paid during the year for losses.....		\$322,353 11
Paid or allowed for commission or brokerage.....		\$115,133 23
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		37,972 18
Paid for State, national and local taxes in this and other States.....		19,304 25
All other payments and expenditures, rent, stationery, etc.....		30,292 93
Aggregate amount of actual expenditures during the year in cash.....		\$525,055 70

## V.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$48,428,112 00	\$639,510 86
Written during the year.....	71,577,044 00	912,585 10
Total.....	\$120,005,156 00	\$1,552,095 96
Deduct those expired and marked off as terminated.....	59,200,787 00	780,007 15
In force at the end of the year.....	\$60,804,369 00	\$772,088 81
Deduct amount reinsured.....	3,623,532 00	29,362 47
Net amount in force.....	\$57,180,837 00	\$742,726 34
In force having not more than one year to run.....	\$45,658,577 00	\$611,685 56
Having more than one and not more than three years to run.....	9,353,034 00	98 723 88
Having more than three years to run.....	2,169,226 00	32,316 90
Net amount in force Dec. 31, 1875.....	\$57,180,837 00	\$842,726 34

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875	
Fire and marine and inland risks taken.....	\$19,300 00
Premiums received.....	355 10
Losses paid on risks taken.....	None.
Losses incurred last year.....	None.

## U. S. BRANCH OF IMPERIAL FIRE INSURANCE CO.—LONDON, ENG.

BRANCH OFFICE, No. 40 PINE STREET, NEW YORK CITY. R. D. ALLIGER, *Manager*.

Incorporated, 1803. Admitted to Kansas, August 26, 1871.

## I.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. 10-40 registered bonds.....	\$212,000 00	\$248,570 00	
U. S. 5-per-cent. bonds, 1861.....	10,000 00	11,650 00	
U. S. 5-20 bonds, 1867.....	300 00	357 00	
U. S. 5-20 bonds, 1867.....	57,000 00	67,830 00	
U. S. 5-20 bonds, 1868.....	43,000 00	51,277 50	
U. S. 10-40 bonds.....	38,000 00	44,555 00	
U. S. 5-per-cent.-bonds, 1881.....	100,000 00	116,500 00	
U. S. 10-40 registered bonds.....	120,000 00	140,700 00	
U. S. 5-20 bonds, 1876.....	7,000 00	8,380 00	
Virginia State bonds.....	57,300 00	21,774 00	
Virginia State certificates.....	28,700 00	3,228 75	
Alabama State bonds.....	10,000 00	5,000 00	
Tennessee State bonds.....	20,000 00	10,600 00	
South Carolina State bonds.....	20,000 00	6,000 00	
United States 5-20 registered bonds.....	50,000 00	59,500 00	
Total par and market value.....	\$773,300 00	\$795,872 25	
Cash in the Company's principal office.....			\$795,872 25
Cash belonging to the Company deposited in German American Bank, \$43,000; cash held by Trustees, \$100,000.....			2,770 96
Gross premiums in due course of collection.....			143,000 00
			54,820 17
Aggregate amount of all the assets of the Company, stated at their actual value,			\$996,463 38

## II.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$3,188 25
Losses resisted, including interest, costs and other expenses thereon.....	30,534 31
Net amount of unpaid losses.....	\$33,722 56
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running one year or less from date of policy, \$336,398.82; reinsurance thereon at <i>fifty</i> per cent.....	\$181,699 41
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running more than one year from date of policy, \$122,811.60; reinsurance thereon <i>pro rata</i> .....	61,405 80
Total amount required to safely reinsure all outstanding risks.....	243,105 21
Brokerage and other charges due and to become due to agents and brokers.....	6,832 44
Aggregate amount of all liabilities.....	\$283,660 21

## III.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>Fire risks.</i> \$521,743 99	
Deduct only reinsurance, rebate, abatement, and return premiums.....	111,809 84	
Net cash actually received for premiums (all fire).....		\$409,934 15
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		1,590 64
Aggregate amount of income actually received during the year in cash.....		\$411,524 79

## IV.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....		\$171,502 90
Paid or allowed for commissions and brokerage.....		69,144 15
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		35,609 82
Paid for State, national and local taxes in this and other States.....		14,506 63
All other payments and expenditures, viz.: Office rent, Board of Underwriters, printing and stationery, traveling expenses, and general agency expenses.....		28,248 17
Aggregate amount of actual expenditures during the year in cash.....		\$319,011 67

## V.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$60,839,724 06	\$637,295 09
Written during the year.....	49,767,563 01	432,150 98
Total.....	\$110,607,287 07	\$1,069,446 07
Deduct those expired and marked off as terminated.....	62,895,780 81	582,796 63
In force at the end of the year.....	\$47,711,506 26	\$486,649 44
Deduct amount reinsured.....	64,537 50	439 02
Net amount in force.....	\$47,646,968 76	\$486,210 42
In force, having not more than one year to run.....	\$38,350,510 26	\$363,398 82
Having more than one and not more than three years to run.....	7,909,985 83	103,237 08
Having more than three years to run.....	1,386,472 67	19,574 52
Net amount in force, December 31st, 1875.....	\$47,646,968 76	\$486,210 42

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire, and marine or inland risks, written or renewed.....	\$172,500 00
Premiums received thereon.....	2,215 45
Losses incurred during the year.....	4,297 65
Total losses paid during the year.....	5,574 10

## U. S. BRANCH LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

LOCATED, No. 45 WILLIAM STREET, NEW YORK CITY. JAMES E. PULSFORD, *Resident Secretary*.

Admitted to Kansas, Sept. 28, 1871.

## I.—ASSETS.

Value of real estate owned by the Company (unincumbered).....	\$460,000 00
Loans on bond and mortgage (first liens).....	1,146,400 00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 5-20 bonds, 1864.....	\$35,000 00	\$39,900 00
U. S. 5-20 bonds, 1865.....	75,000 00	87,250 00
U. S. 5-20 bonds, 1867.....	485,000 00	577,150 00
U. S. 10-40s.....	185,000 00	216,912 50
U. S. funded debt of 1881, 5 per cent.....	100,000 00	116,500 00
U. S. funded debt of 1881, 6 per cent.....	90,000 00	107,325 00
U. S. currency 6s, of 1881.....	365,000 00	447,581 25
South Carolina 6-per-cent. bonds.....	20,000 00	6,800 00
Alabama 5-per-cent. bonds.....	10,000 00	2,500 00
City of Richmond 8-per-cent. bonds.....	5,000 00	4,500 00
Mississippi warrants.....	20,000 00	17,000 00
Total par and market value.....	\$1,390,000 00	\$1,623,418 75
		1,623,418 75

All other loans, viz.: Loan on life policy.....	\$2,223 65
Cash in the Company's principal office.....	10,007 14
Cash belonging to the Company deposited in New York Life and Trust Co., \$190,000.00; Phoenix National Bank, \$64,442.40.....	254,442 40
Interest due and accrued on collateral loans.....	25,590 29
Gross premiums in due course of collection.....	289,929 55
Bills receivable (not matured) taken for fire, marine and inland risks.....	7,804 30
Rents due and accrued.....	4,500 00

Aggregate amount of all assets of the Company, stated at their actual value..... **\$3,824,316 08**

#### II.—LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$140,905 23
Losses resisted, including interest, costs and other expenses thereon.....	75,346 39
Total gross amount of claims for losses.....	\$216,251 62
Deduct reinsurance thereon.....	8,227 00
Net amount of unpaid losses.....	\$213,024 62
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$2,017,083.56; reinsurance thereon at fifty per cent.....	\$1,008,541 78
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$362,646.39; reinsurance thereon pro rata.....	237,707 50
Total amount required to safely reinsure all outstanding risks.....	1,246,249 28
Amount reclaimed by the insured on perpetual fire-insurance policies.....	294,293 64
Reinsurance fund and all other liabilities, except capital, under the life-insurance or any other special department.....	115,643 47
Commissions, brokerage and other charges due and to become due to agents or brokers,	57,985 91

Aggregate liabilities..... **\$1,927,196 92**

#### III.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$2,670,852 17
Deduct only reinsurance, rebate, abatement, and return premiums.....	842,712 26
Net cash actually received for premiums (all fire).....	\$2,328,139 91
Received for interest on bonds and mortgages.....	43,510 59
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	85,671 24
Income, received from all other sources, viz: Rents.....	33,064 89
Exchange.....	10,852 62
Deposit premiums received for perpetual fire risks.....	\$8,776 82
Life account.....	20,158 54
	\$28,935 36

Aggregate amount of income actually received during the year in cash..... **\$2,501,229 25**

#### IV.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$955,410 37
Deduct all amounts actually received for salvage and reinsurance.....	26,094 20
Net amount paid during the year for losses.....	\$929,316 17
Paid or allowed for commissions or brokerage.....	253,016 39
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	308,098 06
Paid for State, national and local taxes in this and other States.....	45,071 87
Miscellaneous expenditures.....	124,999 40
Life account.....	\$18,405 86
Amount of deposit premium returned during the year on perpetual fire risks.....	6,409 18
	\$19,815 04

Aggregate amount of actual expenditures during the year in cash..... **\$1,660,496 89**

#### V.—MISCELLANEOUS.

##### RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$195,072,604 00	\$2,530,341 72
Written during the year.....	238,098 073 00	2,670,852 17
Total.....	\$433,170,677 00	\$5,201,193 89
Deduct those expired and marked off as terminated.....	269,631,507 00	2,729,828 05
In force at the end of the year.....	\$213,839,170 00	\$2,471,365 84
Deduct amount reinsured.....	10,745 930 00	101,635 89
Net amount in force.....	\$202,593,240 00	\$2,369,729 95

In force having not more than one year to run.....	\$168,576,087 00	\$1,995,744 88
Having more than one and not more than three years to run.....	19,138,399 00	232,224 89
Having more than three years to run.....	7,075,186 00	120,421 50
Perpetual risks in force and interest premiums.....	7,783,568 00	21,338 73
Net amount in force Dec. 31, 1875.....	<u>\$202,593,240 00</u>	<u>\$2,369,729 95</u>

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.		
Fire and marine or inland risks written or renewed.....		\$712,350 00
Premiums received thereon.....		9,758 54
Losses incurred during the year.....		1,123 87
Total losses paid during the year.....		<u>1,123, 87</u>

## U. S. BRANCH LONDON ASSURANCE CORPORATION.

LOCATED AT 88 WALL STREET, NEW YORK CITY. FRAME, HARE & LOCKWOOD, *Managers in the U. S.*

## I.—ASSETS.

Loans on bond and mortgage, upon which more than one year's interest is due.....		\$7,044 51
ACCOUNT OF STOCKS, BONDS, &C., OWNED BY THE COMPANY.		
	<i>Par value.</i>	<i>Market value.</i>
U. S. registered 5-20 bonds of 1867.....	\$460,000 00	\$549,700 00
U. S. registered 5-20 bonds of 1881.....	175,000 00	209,125 00
U. S. registered 5-20 bonds of 1864.....	15,000 00	17,100 00
Total par and market value.....	<u>\$650,000 00</u>	<u>\$775,925 00</u>
Cash in the Company's principal office.....		775,925 00
Cash belonging to the Company deposited in Merchants National Bank \$19,228.91, Marine \$8,069.38, Bank of New York, \$25,000.....		2,600 00
		52,298 29
Aggregate amount of all assets of the Company, stated at their actual value.....		<u>\$837,867 80</u>

## II.—LIABILITIES.

Net amount of unpaid losses.....		\$8,400 00
Gross premiums received and receivable upon all unexpired <i>fire</i> risks running one year or less from date of policy, \$294,543.75; reinsurance thereon at fifty per cent.....	\$147,276 87	
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running more than one year from date of policy, \$155,431.66; reinsurance thereon <i>pro rata</i> .....	84,838 59	
Total amount required to safely reinsure all outstanding risks.....		231,615 46
Aggregate amount of all liabilities.....		<u>\$240,015 46</u>

## III.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i>	
Deduct only reinsurance, rebate, abatement and return premiums.....	\$462,503 21	
	83,374 20	
Net cash actually received for premiums (all fire).....		\$379,129 01
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		16,968 23
Aggregate amount of income actually received during the year in cash.....		<u>\$396,097 24</u>

## IV.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i>	
Deduct all amounts actually received for salvages and reinsurance.....	\$106,504 18	
	399 98	
Net amount paid during the year for losses (all fire).....		\$106,104 20
Paid or allowed for commissions or brokerage.....		45,787 68
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other em- ployes.....		28,029 65
Paid for State, national and local taxes in this and other States.....		17,162 75
All other payments and expenditures, viz.: General expense of management.....		35,460 40
Aggregate amount of actual expenditures during the year in cash.....		<u>\$232,494 68</u>



## V.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$42,093,017 72	\$468,994 18
Written during the year.....	50,062,489 00	379,129 01
Total.....	\$92,155,506 72	\$848,123 19
Deduct those expired and marked off as terminated.....	49,240,916 72	398,147 78
In force at the end of the year.....	\$42,914,590 00	\$449,975 41
In force having not more than one year to run.....	\$33,848,707 00	\$311,367 83
Having more than one and not more than three years to run.....	7,559,724 00	105,720 64
Having more than three years to run.....	2,006,159 00	32,886 94
Net amount in force Dec. 31, 1875.....	\$42,914,590 00	\$449,975 41

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$109,600 00
Premiums received thereon.....	1,690 00
Losses incurred during the year.....	None.
Total losses paid during the year.....	None.

## U. S. BRANCH NORTHERN ASSURANCE COMPANY.

LOCATED AT No. 40 PINE STREET, NEW YORK CITY. R. D. ALLIGER, *Manager for the U. S.*

Admitted to Kansas, January 22, 1876.

## I.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States bonds.....	\$300,000 00	\$359,538 00
Total par and market value.....	\$300,000 00	\$359,538 00
Aggregate amount of all assets of the Company, stated at their actual value.....		\$359,538 00

## U. S. BRANCH NORTH BRITISH AND MERCANTILE INSURANCE CO.

LOCATED AT No. 54 WILLIAM ST., NEW YORK CITY. EZRA WRITE, CHAS. E. WHITE AND

S. P. BLAGDEN, *Managers in the U. S.*

Admitted to Kansas, August 28th, 1871.

## II.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 6's of 1881, registered bonds.....	\$50,000 00	\$59,750 00
U. S. 5's of 1881, registered bonds.....	112,000 00	130,480 00
U. S. 5-20's of 1865, registered old bonds.....	150,000 00	172,500 00
U. S. 5-20's of 1867, bonds.....	506,000 00	602,140 00
U. S. currency 6's, bonds.....	810,000 00	879,750 00
Illinois 6's, coupon bonds.....	18,000 00	18,720 00
Tennessee 6's, coupon funded bonds.....	26,000 00	10,660 00
South Carolina 6's, coupon bonds.....	11,500 00	5,980 00
Virginia 6's consols registered bonds.....	37,300 00	27,975 00
Virginia deferred certificates.....	18,700 00	1,683 00
Alabama 8's, coupon bonds.....	10,000 00	2,800 00
New York City and county 7's, (long) registered bonds.....	49,000 00	54,880 00
Total par and market value.....	\$1,298,500 00	\$1,467,318 00
Cash in the Company's principal office, in New York City.....		\$1,467,318 00
Cash belonging to the Company deposited in N. Y. Life Ins. and Trust Co., \$94,452.71;		109 92
Drexel, Morgan & Co., \$94,293.58.....		188,776 29
Gross premiums in due course of collection.....		61,647 13
Bills receivable, not matured, taken for fire, marine and inland risks.....		1,211 06
Aggregate amount of all assets of the Company, stated at their actual value.....		\$1,719,062 40

## II.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$9,092 94	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	66,912 00	
Losses resisted, including interest, cost and other expenses thereon.....	33,520 81	
Net amount of unpaid losses.....		\$109,525 75
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$1,198,494; reinsurance thereon at <i>fifty per cent.</i> .....	\$399,247 00	
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$369,305.18; reinsurance thereon <i>pro rata</i> .....	215,583 10	
Total amount required to safely reinsure all outstanding risks.....		814,830 10
Aggregate amount of all liabilities.....		\$924,355 85

## III.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$1,581,504 34	
Deduct only reinsurance, rebate, abatement, and return premiums.....	152,149 07	
Net cash actually received for premiums (all <i>fire</i> ).....		\$1,429,355 27
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		76,300 86
Aggregate amount of income actually received during the year in cash.....		\$1,505,656 13

## IV.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$723,769 97
Paid or allowed for commissions and brokerage.....	188,306 25
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	100,804 08
Paid for State, national and local taxes in this and other States.....	29,276 28
All other payments and expenditures.....	118,849 80
Aggregate amount of actual expenditures during the year in cash.....	\$1,156,004 38

## V.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	
	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$109,807,746 00	\$1,515,885 00
Written during the year.....	139,514,781 00	1,581,504 34
Total.....	\$249,322,527 00	\$3,097,389 34
Deduct those expired and marked off as terminated.....	134,496,853 00	1,539,590 16
In force at the end of the year.....	\$114,825,674 00	\$1,557,799 18
In force having not more than one year to run.....	\$88,392,124 00	\$1,198,494 00
Having more than one and not more than three years to run.....	20,359,194 00	278,455 89
Having more than three years to run.....	6,074,356 00	85,849 29
Net amount in force December 31, 1875.....	\$114,825,674 00	\$1,557,799 18

## KANSAS BUSINESS.

## BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$412,225 00
Premiums received thereon.....	7,498 37
Losses incurred during the year.....	4,703 08
Total losses paid during the year.....	4,703 08

## U. S. BRANCH QUEEN INSURANCE COMPANY.

LOCATED AT 216 BROADWAY, NEW YORK CITY. WILLIAM H. ROSS, *Manager in the U. S.*

Admitted to Kansas, 1874.

## I.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. 6-per-cent. 1881-bonds.....	\$370,000 00	\$1,039,550 00	
U. S. 10-40 bonds.....	200,000 00	235,250 00	
Alabama 5-per-cent. certificates.....	10,000 00	3,000 00	
Total par and market value.....	\$1,080,000 00	\$1,277,900 00	\$1,277,900 00

All other loans: Special deposit in National Park Bank, New York.....	\$5,800 00
Cash belonging to the Company deposited in National Park Bank, New York.....	48,805 63
Gross premiums in due course of collection.....	16,951 79

Aggregate amount of all assets of the Company, stated at their actual value.... \$1,348,957 42

#### ITEMS NOT ADMITTED AS ASSETS.

Office furniture.....	\$3,930 71
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#### II.—LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$38,239 71
Losses resisted, including interest, costs and other expenses thereon.....	22,872 90

Total gross amount of claims for losses.....	\$61,112 61
Deduct reinsurance thereon.....	1,058 19

Net amount of unpaid losses.....	\$60,054 42
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Gross premiums received and receivable upon all unexpired <i>fire risks</i> , running <i>one year or less</i> from date of policy, \$347,511.07; reinsurance thereon at <i>fifty per cent.</i> .....	\$423,755 54
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Gross premiums received and receivable upon all unexpired <i>fire risks</i> , running <i>more than one year</i> from date of policy, \$62,673.22; reinsurance thereon <i>pro rata</i> .....	31,836 61
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Total amount required to safely reinsure all outstanding risks.....	455,092 15
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Due and accrued for rent.....	2,000 00
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Commissions, brokerage and other charges due and to become due to agents and brokers,	536 84
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Aggregate amount of all liabilities..... \$617,682 41

#### III.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$1,070,498 82
Deduct only reinsurance, rebate, abatement, and return premiums.....	108,235 82

Net cash actually received for premiums (all fire).....	\$962,263 00
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Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	1,858 32
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Aggregate amount of income actually received during the year in cash..... \$964,121 32

#### IV.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$455,407 73
Deduct all amounts actually received for salvages and reinsurance.....	5,232 90

Net amount paid during the year for losses.....	\$450,174 83
---	--------------

Paid or allowed for commissions or brokerage.....	144,167 41
---	------------

Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	41,350 94
--	-----------

Paid for State, national and local taxes in this and other States.....	22,221 63
--	-----------

All other payments and expenditures, viz.: General expenses.....	49,086 24
--	-----------

Aggregate amount of actual expenditures during the year in cash..... \$707,001 05

#### V.—MISCELLANEOUS.

##### RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of Dec. of the preceding year.....	\$72,559,951 00	\$956,046 83
Written during the year.....	91,637,227 00	1,073,023 07

Total.....	\$164,197,178 00	\$2,029,069 40
Deduct those expired and marked off as terminated.....	88,401,480 00	1,104,484 84

In force at the end of the year.....	\$75,795,698 00	\$924,584 56
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Deduct amount reinsured.....	1,081,285 00	14,400 27
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Net amount in force.....	\$74,714,413 00	\$910,184 29
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In force having not more than one year to run.....	\$70,178,190 00	\$847,511 07
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Having more than one and not more than three years to run.....	3,113,736 00	39,790 71
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Having more than three years to run.....	1,422,487 00	22,882 51
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Net amount in force December 31, 1875.....	\$74,714,413 00	\$910,184 29
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#### KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$185,925 00
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Premiums received thereon.....	2,935 81
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Losses incurred during the year.....	12 50
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Total losses paid during the year.....	12 50
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## U. S. BRANCH ROYAL CANADIAN INSURANCE COMPANY.

LOCATED AT 54 WILLIAM ST., NEW YORK CITY. RICHARDSON & NAGHTEN, *Managers Western Department*, Chicago, Ill.

Admitted to Kansas, November 1, 1875.

## I.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States 5-per-cent. bonds, 1881.....	\$100,000 00	\$116,500 00	
United States 6-per-cent. bonds, 1881.....	100,000 00	119,250 00	
United States registered bonds, 1867.....	10,000 00	11,900 00	
United States registered bonds, 1868.....	90,000 00	107,187 50	
United States registered bonds, 5-per-cent., 1881.....	150,000 00	176,125 00	
N. Y. Central & Hudson River R. R., 1st mortgage bonds.....	30,000 00	36,000 00	
N. Y. & Harlem R. R., 1st mortgage registered bonds.....	10,000 00	11,500 00	
Harlem R. R., 1st mortgage registered bonds.....	10,000 00	11,550 00	
Total par and market value.....	\$500,000 00	\$590,012 50	
Cash belonging to the Company deposited in Agency Bank of Montreal, New York....			\$590,012 50
Interest due and accrued on stocks not included in "market value".....			9,869 47
Interest due and accrued on collateral loans.....			12,950 00
Gross premiums in due course of collection.....			181,677 33
Aggregate amount of all assets of the Company, stated at their actual value.....			\$794,507 30

## II.—LIABILITIES.

Net amount of unpaid losses.....		\$117,983 18
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$675,219.05; reinsurance thereon at <i>fifty per cent.</i> .....	\$387,609 52	
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$42,312.50; reinsurance thereon <i>pro rata</i> .....	28,208 33	
Navigation risks, \$12,322.96; reinsurance thereon at <i>fifty per cent.</i> .....	6,160 48	
Total amount required to safely reinsure all outstanding risks.....		371,978 33
Aggregate amount of all liabilities.....		\$489,961 51

## III.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	<i>For marine and inland risks.</i>	
Gross cash received for premiums.....	\$753,976 26	\$89,484 90	
Deduct only reinsurance, rebate, abatement, and return premiums.....	8,641 85	2,042 36	
Net cash actually received for premiums.....	\$745,334 41	\$87,442 54	
Received for interest on bonds and mortgages.....			\$832,776 95
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....			18,854 35
Aggregate amount of income actually received during the year in cash.....			\$851,631 30

## IV.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>	
Net amount paid during the year for losses.....	\$184,310 28	\$24,390 94	\$208,701 22
Paid or allowed for commissions and brokerage.....			
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			286,341 76
Paid for State, national and local taxes in this and other States.....			
Aggregate amount of actual expenditures during the year in cash.....			\$495,042 98

## V.—MISCELLANEOUS.

	RISKS AND PREMIUMS.			
	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year.....	\$22,095,010 00	\$308,157 67	\$110,000 00	\$1,500 00
Written during the year.....	61,218,450 00	753,976 26	6,940,500 00	89,484 90
Total .....	\$83,313,460 00	\$1,062,134 13	\$7,050,500 00	\$90,984 90
Deduct those expired and marked off as terminated.....	27,414,417 00	335,960 73	6,142,278 00	76,621 58
In force at the end of year, .....	\$55,899,043 00	\$726,173 40	\$908,222 00	\$14,363 32
Deduct amount reinsured.....	705,105 00	8,641 85	170,570 00	2,042 36
Net amount in force.....	\$55,193,938 00	\$717,531 55	\$737,652 00	\$12,320 96
In force, having not more than one year to run.....	\$46,715,319 00	\$675,219 05		
Having more than one and not more than three years to run.....	7,552,977 00	37,379 69		
Having more than three yrs. to run, .....	925,642 00	4,432 81		
Net amount in force, Dec. 31, 1875 .....	\$55,193,938 00	\$717,531 55		

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND PAID DURING THE YEAR ENDING DEC. 31, 1875.

Fire and marine or inland risks written or renewed.....	\$75,400 00
Premiums received thereon .....	1,277 30
Losses incurred during the year.....	
Total losses paid during the year.....	

## U. S. BRANCH OF THE ROYAL INSURANCE COMPANY.

LOCATED AT NO. 56, WALL STREET, NEW YORK CITY.

## I.—ASSETS.

ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States bonds.....	\$1,705,000 00	\$2,075,543 75	
Alabama State bonds.....	10,000 00	5,000 00	
Total par and market value.....	\$1,715,000 00	\$2,080,543 75	\$2,080,543 75
Cash belonging to the Company deposited in banks.....			\$183,183 27
Interest due and accrued on stocks not included in "market value".....			41,040 00
Gross premiums in due course of collection.....			143,647 51
Aggregate amount of all assets of the Company, stated at their actual value.....			\$2,448,414 58

## II.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$24,365 68
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	38,608 56
Losses resisted, including interest, costs and other expenses thereon.....	23,600 00
Net amount of unpaid losses.....	\$86,574 24
Total amount required to safely reinsure all outstanding risks.....	1,106,808 27
Amount reclaimed by the insured on perpetual fire-insurance policies.....	14,527 05
Reinsurance fund and all other liabilities, except capital, under the life-insurance or any other special department.....	122,625 00
All other demands against the Company.....	30,311 66
Aggregate amount of all liabilities.....	\$1,360,846 22

## III.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	
Gross cash received for premiums.....	\$1,915,867 66	
Deduct only reinsurance, rebate, abatement, and return premiums.....	231,635 01	
Net cash actually received for premiums (all fire).....		\$1,684,232 65
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources .....		80,050 29
Income received from rents .....		681 82
Aggregate amount of income actually received during the year in cash.....		\$1,764,964 76

## IV.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$764,828 68	
Deduct all amounts actually received for salvages and reinsurance.....	7,062 74	
Net amount paid during the year for losses.....		\$757,775 94
Paid or allowed for commissions and brokerage.....		284,817 85
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		101,163 84
Paid for State, national and local taxes in this and other States.....		40,960 79
All other payments and expenditures.....		67,095 26
Aggregate amount of actual expenditures during the year in cash.....		\$1,251,813 68

## V.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$158,951,083 00	\$2,154,733 47
Written during the year.....	167,827,808 00	1,908,066 33
Total.....	\$321,278,896 00	\$4,062,799 80
Deduct those expired and marked off as terminated.....	160,177,974 09	1,827,590 70
In force at the end of the year.....	\$161,100,912 00	\$2,235,209 10
Deduct amount reinsured.....	6,153,598 00	59,571 75
Net amount in force.....	\$154,947,314 00	\$2,175,637 35
In force having not more than one year to run.....	\$112,101,104 00	\$1,424,323 34
Having more than one and not more than three years to run.....	32,615,882 00	576,650 21
Having more than three years to run.....	9,656,625 00	159,372 17
Perpetual risks in force and interest premiums.....	578,708 00	15,291 63
Net amount in force Dec. 31, 1875.....	\$154,947,314 00	\$2,175,637 35

## AMERICAN BRANCH OF SCOTTISH COMMERCIAL INSURANCE CO.

LOCATED AT 176 BROADWAY, NEW YORK CITY. EDGAR W. CROWELL & W. T. REED, *Resident Managers in U. S.*

Admitted to Kansas, August 2, 1875.

## I.—ASSETS.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
U. S. registered 5 and 6-per-cent. bonds.....	\$436,000 00	\$519,770 00	
Total par and market value.....	\$436,000 00	\$519,770 00	\$519,770 00
Cash in the Company's principal office in New York.....			2,281 92
Cash belonging to the Company deposited in Mechanics National Bank.....			9,666 17
Gross premiums in due course of collection .....			41,138 89
All other property.....			4,961 32
Aggregate amount of all assets of the Company, stated at their actual value.....			\$577,818 30

## II.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$22,549 46	
Gross losses in process of adjustment or in suspense, including all reported and supposed losses.....	7,865 83	
Total gross amount of claims for losses .....	\$29,915 29	
Deduct reinsurance thereon .....	2,640 30	
Net amount of unpaid losses.....		\$27,274 99
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$308,596.70; reinsurance thereon at <i>fifty per cent.</i> .....	\$151,798 35	
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$41,868.08; reinsurance thereon <i>pro rata</i> .....	26,587 44	
Total amount required to safely reinsure all outstanding risks.....		178,385 79
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....		9,621 23
All other demands against the Company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county, or other taxes and assessments, \$158.79; commissions, brokerage and other charges due and to become due to agents and brokers, \$7,072.47; return premiums, \$164.98; reinsurance premiums, \$187.50; total.....		7,583 74
Aggregate amount of all liabilities.....		\$222,765 75

## III.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$359,093 17	
Deduct only reinsurance, rebate, abatement, and return premiums.....	34,769 45	
Net cash actually received for premiums (all fire) .....		\$324,263 72
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources .....		27,229 79
Aggregate amount of income actually received during the year in cash.....		\$351,493 51

## IV.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$151,280 24
Paid or allowed for commissions or brokerage.....	62,540 54
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	23,782 34
Paid for State, national and local taxes in this and other States.....	10,335 45
Miscellaneous expenses.....	26,089 40
Aggregate amount of actual expenditures during the year in cash.....	\$274,027 97

## V.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	
	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$17,282,974 00	\$202,144 00
Written during the year.....	30,414,520 00	346,096 87
Total.....	\$47,697,494 00	\$548,240 87
Deduct those expired and marked off as terminated.....	21,134,535 00	193,912 19
In force at the end of the year.....	\$26,562,959 00	\$354,328 68
Deduct amount reinsured.....	715,331 00	8,863 90
Net amount in force.....	\$25,847,628 00	\$345,464 78
In force having not more than one year to run.....	\$22,752,029 00	\$308,596 70
Having more than one and not more than three years to run.....	2,250,381 00	28,947 78
Having more than three years to run.....	845,218 00	12,920 30
Net amount in force December 31, 1875.....	\$25,847,628 00	\$345,464 78

## KANSAS BUSINESS.

BUSINESS DONE AND LOSSES INCURRED AND LOSSES PAID DURING THE YEAR ENDING DEC. 31, 1875.	
Fire and marine or inland risks written or renewed.....	\$47,275 00
Premiums received thereon.....	528 53
Losses incurred during the year.....	None.
Total losses paid during the year.....	None.

# FOREIGN FIRE INSURANCE COMPANIES.

[Statement of December 31, 1874.]

## COMMERCIAL UNION ASSURANCE COMPANY.

LOCATED IN LONDON, ENGLAND. ROBERT J. WIGRAM, *Chairman*. S. STANLEY BROWN, *Secretary*.

Organized or incorporated September 28, 1861.

### I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$12,500,000 00
Whole amount of capital actually paid up in cash.....	1,250,000 00

### II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$279,000 00
Loans on bond and mortgage (first liens).....	755,500 00

#### ACCOUNT OF STOCKS, BONDS, &c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Consols.....	\$200,000 00	\$185,482 37
New 3-per-cents.....	200,000 00	183,214 17
Railroad 3-per-cents.....	100,000 00	92,537 50
New South Wales gov. debt bonds.....	5,000 00	4,437 50
Canada Dominion loan.....	50,000 00	45,000 00
Canada 5-per-cent inscribed stock.....	52,000 00	50,150 00
Brazilian 1871 bonds.....	50,000 00	45,593 75
Brazilian government stock.....	3,922 92	3,922 92
Brazilian government stock.....	4,347 00	4,347 00
U. S. 5-20 bonds, 1867.....	325,000 00	329,865 48
U. S. 5-20 bonds, 1865.....	75,000 00	78,824 00
U. S. new funded loan.....	200,000 00	211,122 04
South India Railway consol stock.....	125,000 00	125,000 00
Scinde, Delhi & Punjab Railway stock.....	96,000 00	97,790 43
Southeastern Railway debenture stock.....	25,000 00	27,788 56
Midland Railway debenture stock.....	26,562 50	25,000 00
West Hartlepool performance stock.....	40,000 00	37,435 38
Lancashire & Yorkshire Railway debenture stock.....	14,000 00	13,930 82
Great Western (Canada) Railway preferred bonds.....	50,000 00	52,251 20
Phil. & Reading R. R. imp. mortgage bonds.....	25,000 00	21,993 75
Phil. & Reading R. R. general bonds.....	20,000 00	18,000 00
Pennsylvania R. R. new bonds.....	30,000 00	27,000 00
Baltimore & Ohio R. R. new bonds.....	50,000 00	48,072 91
Southwark & Vauxhall Water Co.'s stock.....	45,000 00	45,000 00
Kew and other bridge debenture bonds.....	63,323 10	63,323 10
Odessa Water Works bonds.....	25,000 00	25,000 00
Ceylon Co.'s debentures.....	25,000 00	25,000 00
India Government 4-per-cent. paper.....	100,200 00	103,273 94
Canada Dominion loan.....	50,000 00	45,000 00
Canada Dominion stock.....	103,092 83	103,092 83
U. S. 5-20 bonds, 1865.....	50,000 00	51,117 19
U. S. 5-20 bonds, 1867.....	100,000 00	108,429 68
Great Indian Peninsula Railway stock.....	25,000 00	26,129 94
Great Western (Canada) Railway pref. bonds.....	75,000 00	79,041 83
Baltimore & Ohio R. R. pref. bonds.....	50,000 00	48,072 92
Pennsylvania R. R. new bonds.....	80,000 00	27,000 00
Phil. & Reading R. R. imp. bonds.....	25,000 00	21,993 75
Phil. & Reading R. R. general bonds.....	20,000 00	18,000 00
Odessa Water Works bonds.....	25,000 00	25,000 00
City of Montreal bonds.....	85,675 00	82,500 00
Cornwall R. R. stock.....	25,000 00	25,314 06
Southwark & Vauxhall Water Co.'s shares.....	45,000 00	45,080 00
Kew and other bridge debenture bonds.....	63,323 10	63,323 10
Law life policy.....	4,020 19	4,020 19
Total par and market value.....	\$2,751,466 64	\$2,708,392 31

2,708,392 31



All other loans, viz.:	{ Mortgages.....	\$966,163 98
	{ Company's policies.....	56,008 10
Cash in the Company's principal office.....		713 02
Cash belonging to the Company deposited in banks.....		276,803 14
Interest due and accrued.....		8,039 03
Gross premiums in due course of collection.....		613,145 61
Bills receivable, not matured, taken for fire, marine and inland risks.....		78,633 88
All other property belonging to the Company, viz.:		
Due from other companies for reinsurance on losses already paid.....		58,795 00
Stamps on hand.....		4,529 65
Suspense account.....		1,604 43
Aggregate amount of all assets of the Company, stated at their actual value.....		<u>\$6,307,328 20</u>

## ITEMS NOT ADMITTED AS ASSETS.

Personal security.....	\$151,248 65
Office furniture.....	6,000 00
	<u>\$157,248 65</u>

## III.—LIABILITIES.

Net amount of unpaid losses.....	\$339,390 00
Total amount required to safely reinsure all outstanding risks.....	1,564,339 25
Reinsurance fund, and all other liabilities, except capital, under the Life Insurance Department.....	2,091,180 75
Cash dividends to stockholders remaining unpaid.....	256 25
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	5,000 00
Brokerage and other charges due and to become due to agents and brokers.....	81,050 00
Bills payable.....	12,675 46
Fire deposits.....	699 12
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus.....	<u>\$4,094,590 83</u>
Joint-stock capital actually paid up in cash.....	1,250,000 00
Surplus beyond capital, as regards policyholders.....	962,737 37
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	<u>\$6,307,328 20</u>

## IV.—INCOME DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Net cash actually received for premiums.....	\$1,995,060 56	\$1,420,661 79	\$3,415,722 35
Interest and dividends from all sources.....			155,483 86
Total fire and marine income.....			<u>\$3,571,206 21</u>
Total life income.....			496,241 35
Aggregate amount of income actually received during the year in cash.....			<u>\$4,067,447 56</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Net amount paid during the year for losses.....	\$1,138,590 86	\$1,314,953 33	\$2,453,544 19
Cash dividends actually paid.....			156,186 88
Paid or allowed for commissions or brokerage.....			363,858 81
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			245,176 06
Paid for State, national and local taxes in this and other States.....			
All other payments and expenditures.....			
Total fire expenditures.....			<u>\$3,218,765 94</u>
Total life expenditures.....			217,703 47
Aggregate amount of actual expenditures during the year in cash.....			<u>\$3,436,469 41</u>

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
Written during the year, net.....	\$415,537,690 00		\$122,746,683 00	
Net am't in force Dec. 31, 1874,	\$373,983,920 00	\$1,906,500 00	\$30,727,350 00	\$735,340 00

[Statement of December 31, 1875.]

## IMPERIAL FIRE INSURANCE COMPANY.

LOCATED IN LONDON, ENGLAND. HORACE B. T. FARQUHAR, Esq., *Chairman*. EDWARD COZENS SMITH, Esq., *General Manager and Secretary*.

Incorporated, 1808.

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	£1,600,000
Whole amount of capital actually paid up in cash.....	700,000

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	£117,616	7	10
Loans on bond and mortgage (first liens).....	31,885	0	0

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States 5-and-6-per-cent. bonds.....	\$684,900 00	£144,993 16 0
Alabama 5-per-cent. bonds.....	10,000 00	993 0 0
Tennessee 6-per-cent. bonds.....	26,000 00	854 0 0
Virginia 6-per-cent. bonds.....	86,000 00	9,497 0 0
South Carolina 6-per-cent. bonds.....	20,000 00	3,047 0 0
Canada Inscribed, 5-per-cent. stock.....	48,667 00	10,775 0 0
Canada Dominion, 6 per cent. stock.....	50,400 00	10,361 11 5
Montreal debentures, 6 per cent. stock.....	1,000 00	216 4 1
Dutch inscriptions, 4 per cent. stock.....	fl. 100,000 00	7,213 3 6
Baden 4-per-cent. stock.....	60,000 00	4,814 10 4
Bavarian 4½-per-cent. stock.....	50,000 00	4,128 5 0
Royal Bavarian Railway 4½ obligation loan.....	3,500 00	305 9 6
Brazilian 6-per-cent. stock.....	Reis 11,000 00	1,015 5 11
Russian State Bank notes and redemption certificates, 5 per cent.....	Roubles 29,850 00	3,179 6 6
Russian notes, 5 per cent., State sinking fund.....	20,000 00	2,238 3 9
Russian obligation, 5 per cent., second interior loan.....	100 00	18 0 0
Russian States Treasury 5-per-cent. bank notes.....	50 00	6 12 0
Mauritius Government, 6-per-cent. stock.....	£2,000 0 0	2,100 0 0
New South Wales gov. debentures, 1868, 4 per cent.....	10,000 0 0	9,500 0 0
New Zealand consols, 5 per cent.....	10,000 0 0	10,575 0 0
New Zealand 5-30 government loan, 4½ per cent.....	10,000 0 0	9,700 0 0
Prince Edward Island government bonds, 6 per cent.....	5,000 0 0	5,425 0 0
Queensland government bonds, 4 per cent.....	3,000 0 0	2,812 10 0
Queensland government loan, 4 per cent.....	10,000 0 0	9,125 0 0
South Australian government bonds, 5 per cent.....	3,000 0 0	3,255 0 0
Consols (British), 3 per cent.....	96,602 14 4	88,808 6 0
New Three-per-cents (British).....	219,515 12 5	206,344 11 7
Reduced Three-per-cents (British).....	50,000 0 0	47,000 0 0
Canada guaranteed loan, 4 per cent.....	63,000 0 0	66,780 0 0
Bank of England stock.....	10,000 0 0	25,800 0 0
City bonds, 4 and 4½ per cent.....	36,500 0 0	36,995 0 0
Mersey dock bonds, 4½ per cent.....	15,000 0 0	15,112 10 0
East West India Dock Co.'s debt, 4-per-cent. stock.....	20,000 0 0	20,500 0 0
London & St. Katherine's Dock debt, 4½ and 4-per-cent. b'ds.,	22,500 0 0	22,625 0 0
London & St. Katherine's Dock, pref. 4½-per-cent. bonds,	10,000 0 0	10,250 0 0
Great Eastern Railway, 4½-per-cent. debenture.....	15,000 0 0	15,000 0 0
Great Eastern Railway, new pref. 5-per-cent. stock.....	3,000 0 0	3,330 0 0
Great Eastern Railway, A 5-per-cent. stock.....	2,000 0 0	2,400 0 0
Great Northern perpetual debenture 4-per-cent. stock.....	56,500 0 0	58,477 10 0
Great Northern consolidated 4½-per-cent. stock.....	3,925 0 0	4,239 0 0
Great Western Railway preference 5-per-cent. stock.....	7,000 0 0	8,400 0 0
Great Western Railway rent charge 5-per-cent. stock.....	3,000 0 0	3,690 0 0
London & Brighton perpet. debent. 4½-per-cent. stock.....	2,000 0 0	2,200 0 0
London & Northwestern Rly. preference 4-per-cent. stock.....	3,600 0 0	3,600 0 0
London & Southwestern Rly. debenture 4-per-cent. stock.....	20,000 0 0	20,000 0 0
London & Southwestern Rly. perpetual 4-per-cent. stock.....	10,000 0 0	10,350 0 0
London & Southwestern Rly. preferred 4½-per-cent. stock.....	1,000 0 0	1,090 0 0
Metropolitan Railway debentures, 4½-per-cent. stock.....	25,000 0 0	25,000 0 0
Northeastern Railway consolid. 4-per-cent. stock.....	4,000 0 0	4,040 0 0
Southeastern Railway debentures, 4-per-cent. stock.....	24,000 0 0	24,000 0 0
North British Rly. preference 4½-per-cent. stock.....	20,000 0 0	20,600 0 0
East India Rly. debentures, 4½-per-cent. stock.....	6,000 0 0	6,080 0 0
East India Rly. consolidated 5-per-cent. stock.....	43,400 0 0	50,344 0 0
Peninsular & Oriental Steam Nav. Co.'s 4½-per-cent. st'k.....	12,500 0 0	12,500 0 0
General Steam Nav. Co.'s 5-per-cent. stock.....	10,000 0 0	10,300 0 0

Total market value.....£1,133,591 2 10

Cash in Company's principal office.....	£462 4 1
Cash belonging to the Company deposited in Bradley & Co.'s Bank, £8,559 14s. 3d.; branch banks, £2,370 3s. 2d.....	10,929 17 5
Gross premiums in due course of collection.....	142,776 8 11
Bills receivable, not matured, taken for marine and inland risks.....	14,276 14 8
Rents due and accrued.....	41 5 0
Due from other companies for reinsurance on losses already paid.....	238 12 6

Aggregate amount of all the assets of the Company, stated at their actual value...£1,899,711 6 0

#### ITEMS NOT ADMITTED AS ASSETS.

Leasehold houses.....	£9,232 15 6
Loans on personal security.....	40,888 11 9
Imperial Ins. Co. stock.....	2,490 0 0
	£52,106 7 8

#### III.—LIABILITIES.

Net amount of unpaid losses.....	£124,298 0 0
Total amount required to safely reinsure all outstanding risks.....	169,023 0 0
Cash dividends to stockholders remaining unpaid.....	1,571 11 6
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	21,658 19 7
Bills payable, not yet due.....	20,271 9 7

Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,	£336,823 0 8
Joint-stock capital actually paid up in cash.....	700,000 0 0
Surplus beyond capital, as regards policyholders.....	362,888 5 4

Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve,  
and net surplus.....£1,899,711 6 0

#### IV.—INCOME DURING THE YEAR.

Net cash actually received for premiums (all fire).....	£512,193 8 11
Received for interest on bonds and mortgages.....	47,019 11 9
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	
Difference between purchase and sale of investments.....	5,629 5 8

Aggregate amount of income actually received during the year in cash.....£564,842 6 4

#### V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	£253,967 18 8
Cash dividends actually paid.....	60,000 0 0
Paid or allowed for commissions or brokerage.....	77,607 4 5
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employés.....	27,504 2 0
Paid for State, national and local taxes in this and other States.....	2,544 0 0
Bad debts, written off.....	244 4 7
Office expenses.....	8,480 8 2
Subscription to fire engines.....	3,053 3 11
Law charges.....	1,618 12 7
Agency expenses.....	29,878 3 9

Aggregate amount of actual expenditures during the year in cash.....£464,897 18 1

#### VI.—MISCELLANEOUS.

##### RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on 31st of December of the preceding year.....	£69,937,710	£242,762 0 0
Written during the year.....	196,092,296	575,004 14 11
Total.....	£266,030,006	£817,766 14 11
Deduct those expired and marked off as terminated.....	159,236,610	498,362 0 0
In force at the end of the year.....	£106,793,396	£319,404 14 11
Deduct amount reinsured.....	17,050,804	62,811 6 0
Net amount in force December 31, 1875.....	£89,742,592	£256,593 8 11

[Statement December 31, 1875.]

## LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LOCATED IN LIVERPOOL, ENGLAND. JOSEPH HUBBACK, *Chairman*. JOHN M. DOYE, *Secretary*.

Organized or incorporated, May 21, 1836.

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$10,000,000 00
Whole amount of capital actually paid up in cash.....	1,228,200 00

## II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$2,754,483 85
Loans on bond and mortgage (first liens).....	7,000,894 48

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
London & Northwestern, ordinary railway stock.....	\$44,500 00	\$86,193 75
London & Northwestern, perpetual 5 per cent. preference,	11,500 00	14,030 00
Southeastern, preference stock.....	403,800 00	540,824 00
Southeastern, 4½ per cent. consolidated pref. stock.....	25,000 00	26,750 00
Southeastern, 5 per cent. consolidated pref. stock.....	55,000 00	64,075 00
Midland, G. 5 per cent. preference stock.....	50,000 00	61,250 00
Midland, 3260 £16 5 per cent. preference shares.....	280,800 00	338,225 00
Midland, 4000 £12 5 per cent. preference shares, (£3 paid),	60,000 00	102,500 00
Great Western, 5 per cent. consolidated pref. stock.....	303,625 00	365,968 12
Northeastern, Darlington, 6 per cent. stock.....	30,000 00	43,500 00
Northeastern, 3937 £12 5 per cent. preference shares.....	236,220 00	248,523 13
Northwestern, Hartlepool Capital, 8 per cent. min. stock,	25,000 00	42,500 00
North British, 4 per cent. con. pref. No. 2, stock.....	36,250 00	34,800 00
London & Southwestern, 5 per cent. pref. stock.....	150,000 00	178,500 00
Furness, 6 per cent. preference stock.....	50,000 00	67,500 00
Furness, 8 per cent. preference stock.....	21,500 00	37,195 00
Great Eastern, 4½ per cent. pref. (1861-62) stock.....	172,353 34	175,800 38
Great Eastern, 5 per cent. pref. (1862) stock.....	95,000 00	107,350 00
Great Eastern, 5 per cent. pref. (1863) stock.....	177,425 00	197,828 88
Great Eastern, 6 per cent. guaranteed pref. stock.....	12,500 00	17,250 00
Great Eastern, Waveney Valley, 5 per cent. No. 1, stock...	48,245 00	54,516 84
Great Eastern, Waveney Valley, 4½ per cent. No. 2, stock,	35,000 00	35,292 50
Great Northern, 4½ per cent. perpetual pref. stock.....	35,150 00	38,313 50
Brecon & Merthyr, 5 per cent. A. debenture stock.....	42,590 00	34,072 00
Potteries, Shrewsbury & North Wales, 5 per cent. A. de-		
benture stock.....	7,500 00	3,750 00
Mold & Denbigh, 5 per cent. B. per. debenture stock.....	5,250 00	3,150 00
North Staffordshire, 5 per cent. preference stock.....	193,870 00	226,827 89
Manchester, Sheffield & Lincolnshire, 4½ per cent. pre-		
ference stock.....	105,000 00	116,550 00
Manchester, Sheffield & Lincolnshire, 5 per cent. redeem-		
able preference (1865) stock.....	170,000 00	183,600 00
Manchester, Sheffield & Lincolnshire, new 5 per cent. con-		
solidated preference (1874) stock.....	100,000 00	115,000 00
Manchester, Sheffield & Lincolnshire, 5 per cent. consoli-		
dated preference (1872) stock.....	90,000 00	105,300 00
Metropolitan, 5 per cent. irredeemable pref. (1872) stock...	40,000 00	45,600 00
Metropolitan, 5 per cent. perpetual pref. (1874) stock.....	80,000 00	91,200 00
Lancashire & Yorkshire, 2000 £10 5 per cent. preference		
shares, 1874.....	100,000 00	121,000 00
Lancashire & Yorkshire, 10,000 £10 5 per cent. preference		
shares, 1875 (£2 paid).....	100,000 00	175,000 00
Caledonian, 5 per cent. preference, No. 3, stock.....	16,500 00	19,305 00
London, Brighton & South Coast, 4 per cent. preference,		
(1863), No. 5, stock.....	45,945 00	42,728 83
London, Brighton & South Coast, 5 per cent. preference,		
(1866), No. 6, stock.....	70,700 00	84,133 00
London, Brighton & South Coast, pref. ordinary stock.....	100,000 00	129,000 00
South Devon, 5 per cent. preference stock.....	65,000 00	78,000 00
Glasgow & Southwestern, 151 £10 5 per cent. (1873) shares,	7,550 00	9,060 00
Cambrisan, 5 per cent. debenture stock.....	45,000 00	51,300 00
Cambrisan, 5 per cent. preference (1863), coast stock.....	15,000 00	4,200 00
Cambrisan, 5 per cent. preference (1864), coast stock.....	110,000 00	26,400 00
Cambrisan, ordinary coast stock.....	67,500 00	10,800 00
Cambrisan, debenture stock, No. 2, coast.....	37,675 00	63,126 00
Cambrisan, debenture stock, No. 4, coast.....	15,795 69	10,108 79
Cambrisan, ordinary capital inland stock.....	3,695 00	798 13
Cambrisan, preference capital (1864) coast stock.....	5,300 00	1,272 00
Cambrisan, preference capital (1865) coast stock.....	555 00	111 00
Cambrisan, ordinary capital, coast stock.....	1,740 00	278 39
Brecon & Merthyr, 5 per cent. preference stock.....	85,000 00	27,200 00
Brecon & Merthyr, 5 per cent. B. 7, debenture stock.....	63,815 00	40,841 60

	Par value.	Market value.
Brecon & Merthyr, 5 per cent. consolidated pref. stock.....	\$55,000 00	\$17,600 00
Brecon & Merthyr, debenture stock, A.....	9,910 00	7,928 00
Brecon & Merthyr, debenture stock, C.....	2,350 00	1,316 00
Brecon & Merthyr, ordinary stock.....	885 00	141 59
Kingston & Eardisley, 41 ordinary shares.....	2,050 00	164 00
Shrewsbury & Hereford, 6 per cent. rent-charge stock.....	39,850 00	56,985 50
Southeastern, ordinary preferred stock.....	90,000 00	121,500 00
Southeastern, debenture stock, B.....	215,000 00	253,700 00
Southeastern, 5 per cent. debenture stock, A.....	100,000 00	120,000 00
Great Western, 5 per cent. debenture stock.....	125,000 00	156,250 00
Great Western, rent-charge stock.....	126,600 00	155,718 00
South Devon, rent-charge stock.....	168,750 00	205,875 00
London & Northwestern, 5 per cent. preference stock.....	4,250 00	5,185 00
Great Eastern, 5 per cent. pref. debenture stock.....	49,500 00	61,875 00
Metropolitan District, 6 per cent. debenture stock.....	125,000 00	173,750 00
London, Chatham & Dover, arbitration debenture stock.....	163,540 00	178,258 58
London, Chatham & Dover, arbitration pref. stock.....	5,410 00	4,300 94
London, Chatham & Dover, ordinary stock.....	5,410 00	1,426 86
Pennsylvania R. R. 6 per cent. sinking fund bonds.....	69,000 00	66,421 13
Ipewick Dock Co.'s bonds.....	67,500 00	67,500 00
Metropolitan Railway, debentures stock.....	125,000 00	125,000 00
Meas Navigation & Sunderland Dock bonds.....	100,000 00	100,000 00
Grand Junction Water Works bonds.....	25,000 00	25,000 00
Liverpool Corporation bonds.....	4,750 00	4,698 75
Mersey Docks & Harbour Board bonds.....	832,825 00	832,696 50
Metropolitan District Railway, debentures stock.....	100,000 00	100,000 00
Trust & Loan Co., of Upper Canada, bonds.....	50,000 00	50,000 00
John Brown & Co., limited debentures stock.....	100,000 00	100,000 00
Great Eastern Railway, debentures stock.....	25,000 00	27,004 83
Mersey Steel & Iron Co.'s debentures stock.....	250,000 00	250,208 33
Brokenhead Gas & Water bonds.....	12,500 00	12,609 68
Liverpool, Brazil & River State Navigation Co.'s bonds.....	150,000 00	150,000 00
National Steamship Co.'s debentures stock.....	140,000 00	140,000 00
British Government Annuities stock.....	2,942 81	2,942 81
City of New York, 6 per cent. consolidated stock.....	50,000 00	50,375 00
City of Boston, 5 per cent. bonds.....	59,000 00	59,058 40
Pennsylvania R. R., 6 per cent. mortgage bonds.....	30,000 00	28,085 06
Massachusetts State, 5 per cent. bonds.....	200,000 00	204,587 10
United States Funded Debt of 1881, 5 per cent.....	470,000 00	511,460 62
United States Funded Debt of 1881, 6 per cent.....	90,000 00	107,325 00
United States 5-20's of 1864.....	35,000 00	39,900 00
United States 5-20's of 1865.....	75,000 00	87,250 00
United States 5-20's of 1867.....	486,000 00	577,150 00
United States 10-40's.....	185,000 00	216,912 50
United States Currency, 6 per cent. of 1881.....	865,000 00	447,581 25
South Carolina 6 per cent. bonds.....	20,000 00	6,800 00
Alabama 5 per cent. bonds.....	10,000 00	2,500 00
City of Richmond, 8 per cent. bonds.....	5,000 00	4,500 00
Mississippi warrants.....	20,000 00	17,000 00
Canadian securities, bonds and debentures.....	166,458 33	166,661 46

Total par and market value..... \$9,788,130 17 \$10,781,471 69

All other loans. Specify: On life policies, \$518,459.94; on annuities, life interests and reversions, \$126,810.16; and on railway debentures, &c., \$546,228.90.....	1,191,499 00
Cash belonging to the Company on deposit, \$1,309,898.48; deposited in various banks, \$892,494.44.....	2,202,892 92
Interest due and accrued on mortgages, bonds, stocks, &c.....	163,036 62
Gross premiums in due course of collection.....	870,023 63
Annuities, life and reversionary interests purchased by Company.....	1,062,686 89
All other property belonging to the Company, viz.: Rents due and accrued.....	274 42

Aggregate amount of all assets of the Company, stated at their actual value..... \$26,027,663 50

#### ITEMS NOT ADMITTED AS ASSETS.

Office furniture and sundries.....	\$27,360 19
Bills receivable.....	13,129 29
Total.....	\$40,489 48

#### III.—LIABILITIES.

Net amount of unpaid losses.....	\$395,020 00
Total amount required to safely reinsure all outstanding risks, estimated at 33% per cent. of year's premiums.....	1,734,281 36
Amount reclaimed by the insured on perpetual insurance policies.....	292,578 79
Reinsurance fund, and all other liabilities, except capital, under the life-insurance or any other special department.....	13,023,873 75

\*A large proportion of the fire premiums of the United Kingdom is paid quarterly. This account is made up immediately after the close of one of the quarters (Christmas), when there has been no time for remittances from agents to be received; hence the amount of this item.

Cash dividends to stockholders remaining unpaid.....	\$2,707 67
Due and to become due for borrowed money, i. e., bills payable or acceptances not yet matured .....	2,874 04
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: Liability to the Globe annuitants, £49,626 per annum, payable in perpetuity to Globe 6-per-cent. annuitants, and not entailing upon the company liability to redeem. The market value of said annuity .....	5,086,665 00
Sundry working accounts.....	904,536 79
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, .....	\$21,442,532 40
Joint-stock capital actually paid up in cash.....	1,228,200 00
Surplus beyond capital, as regards policyholders.....	3,356,931 10
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$26,027,663 50

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$5,663,006 73
Deduct only reinsurance, rebate, abatement, and return premiums.....	460,162 67
Net cash actually received for premiums (fire).....	\$5,202,844 06
Received for interest on bonds and mortgages.....	} Excluding all interest carried to life department.....
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	
Deposit premiums received for perpetual fire risks.....	
Aggregate amount of income actually received during the year in cash.....	\$5,704,509 56

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$2,608,678 60
Cash dividends actually paid.....	245,640 00
Paid for commissions or brokerage and all other payments, Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	} Excluding all expenses charged to life department, .....
Paid for State, national and local taxes in this and other States.....	
Amount of deposit premium returned during the year on perpetual fire risks.....	\$6,407 18
Aggregate amount of actual expenditures during the year in cash.....	\$4,360,541 27

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$1,501,155,760 00	\$5,068,074 43
Written during the year.....	1,385,464,805 00	5,663,006 73
Total.....	\$2,886,620,565 00	\$10,731,081 16
Deduct those expired and marked off as terminated.....	1,281,904,365 00	5,484,215 00
In force at the end of the year.....	\$1,604,716,200 00	\$5,246,866 16
Deduct amount reinsured.....	129,163,150 00	460,162 66
Net amount in force December 31, 1875 .....	\$1,475,553,050 00	\$4,786,703 50

[Statement of December 31, 1874.]

## LONDON ASSURANCE CORPORATION.

LOCATED IN LONDON, ENGLAND. ROBERT GILLESPIE, Governor. J. P. LAURENCE, Secretary.

Organized or incorporated A. D. 1720.

## I.—CAPITAL.

Whole amount of capital actually paid up in cash.....	£448,275
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## II.—ASSETS.

Loans on bond and mortgage (first liens).....	£1,803,501 15 0
Loans on bond and mortgage upon which more than one year's interest is due.....	15,991 9 11

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Par value.	Market value.
British Government stock.....	£420,000 0 0	£375,029 7 1
India 4-per-cent. stock.....	50,000 0 0	51,687 10 0
United States bonds.....	90,000 0 0	96,227 10 0
Canadian consolidated 5-per-cent. stock.....	10,800 0 0	10,982 7 6
Canadian Dominion 6-per-cent. stock.....	20,521 18 4	22,817 11 8
Bombay, Baroda & Central India R. R. Co.'s stock.....	9,500 0 0	10,687 10 0
East India R. R. Co.'s stock.....	16,700 0 0	19,831 5 0
Madras R. R. Co.'s stock.....	10,000 0 0	11,237 10 0
Oude & Rochilcund R. R. Co.'s stock.....	1,500 0 0	1,710 0 0
Great Western R. R. Co.'s preferred stock.....	20,000 0 0	23,762 10 0
North Stratfordshire R. R. Co.'s preferred stock.....	20,400 0 0	20,800 0 0
Southeastern R. R. Co.'s preferred stock.....	40,000 0 0	42,300 0 0
South Yorkshire R. R. Co.'s debenture stock.....	20,000 0 0	22,200 0 0
City of London bonds.....	1,000 0 0	3,000 0 0
Mersey Dock and Harbor Board bonds.....	2,000 0 0	
Turkish 4-per-cent. bonds, guaranteed by Eng. and Fr.	23,700 0 0	24,233 5 0
Great Eastern Railway Co.'s debentures.....	40,000 0 0	
Salisbury Yeovil Railway Co.'s debentures.....	30,000 0 0	
Shropshire Union Railway Co.'s debentures.....	20,000 0 0	
East India Railway Co.'s debentures.....	40,800 0 0	219,400 0 0
East India Peninsula Railway Co.'s debentures.....	16,500 0 0	
Madras Railway Co.'s debentures.....	72,100 0 0	
India Government debentures.....	500 0 0	
Total par and market value.....	£974,621 18 4	£955,406 6 3
		£955,406 6 3

## LOANS ON COLLATERALS.

Loans on security of deposit of life policies issued by the Company, such loans being less than the surrender value of said policies.....	33,960 0 0
All other investments made by Company: Government life annuities.....	3,156 0 0
Cash in Company's principal office.....	9 0 10
Cash belonging to the Company, deposited in banks.....	35,370 15 8
Interest due and accrued.....	4,287 3 4
Gross premiums in due course of collection.....	63,008 13 10
Bills receivable, not matured, taken for fire, marine and life risks.....	8,471 1 1
Policy stamps.....	188 10 0

Aggregate amount of all the assets of the Company, stated at their actual value, £2,923,350 15 11

## III.—LIABILITIES.

Net amount of unpaid losses.....	£46,581 0 6
Total amount required to safely reinsure all outstanding risks.....	149,135 0 0
Reinsurance fund, and all other liabilities, except capital, under life insurance dept.....	1,623,207 1 2
Cash dividends to stockholders remaining unpaid.....	776 5 0
Unpaid income tax.....	60 10 2
Unpaid annuities.....	343 15 6
Clerks' savings fund.....	2,508 2 2
Total am't of all liabilities, except capital stock, scrip, reserve, and net surplus, £1,822,711 14 6	
Joint-stock capital actually paid up in cash.....	448,275 0 0
Surplus beyond capital, as regards policyholders.....	652,364 1 5

Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus..... £2,923,350 15 11

## IV.—INCOME DURING THE YEAR.

	For fire risks.	For marine and inland risks.
Gross cash received for premiums.....	£258,088 2 1	£128,688 17 10
Deduct only reinsurance, rebate, abatement, and return premiums.....	33,277 4 10	14,528 8 7
Net cash actually received for premiums.....	£224,860 17 3	£114,160 9 3
Received for interest and dividends received from all sources.....		£359,021 6 6
		120,539 15 7
Total amount of fire and marine income.....		£459,561 2 1
Total amount of life income.....		168,428 0 4
Aggregate amount of income actually received during the year in cash.....		£624,989 2 5

## V.—EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	£101,839 19 6	£110,016 8 0
Deduct salvages and reinsurance.....	2,497 2 10	5,243 11 3
Net amount paid during the year for losses.....	£99,342 16 8	£105,672 16 9
		£205,015 13 5

Cash dividends actually paid.....	£107,586 0 0
Paid or allowed for commissions or brokerage.....	41,580 4 4
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	35,734 9 11
Paid for State, national and local taxes in this and other States.....	4,787 15 11
Total fire expenditures.....	£394,704 3 7
Total life expenditures.....	153,434 14 2
Aggregate amount of actual expenditures during the year in cash.....	£548,138 17 9

## NORTHERN ASSURANCE COMPANY.

LOCATED AT ABERDEEN AND LONDON, IN GREAT BRITAIN. Sir WILLIAM NULLER, Bart., *President*.  
ALEXANDER PEARSON FLETCHER, *General Manager*.

Incorporated or organized, June 2, 1836.

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$15,000,000 00
Whole amount of capital actually paid up in cash.....	750,000 00

## II—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$229,282 16
Loans on bond and mortgage (first liens).....	2,067,828 16
Life interests.....	6,625 00
Reversions.....	29,208 62

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Par value.	Market value.
New 3-per-cent. annuities.....	£45,465 0 10	£45,465 0 10
British Columbia government debentures.....	2,664 0 0	
Canadian deposit.....	19,665 18 0	
Canadian 6-per-cent. debentures, Prince Edward Island, Cape of Good Hope government debentures.....	10,575 5 10	
City of Montreal 5-per-cent. bonds.....	2,011 9 5	
Corporation of Quebec bonds.....	8,958 6 8	
Dominion of Canada 4-per-cent. bonds.....	8,288 1 9	
Dominion of Canada 4-per-cent. registered stock.....	8,800 0 0	
Dominion of Canada, Province of Quebec loan.....	8,800 0 0	
Eastern Bengal Railway.....	9,717 10 0	
Geelong corporation debentures.....	52,718 12 1	
Government of Ceylon debentures.....	3,329 3 0	
Jamaica government 5-per-cent. bonds.....	5,224 17 10	
Jamaica government 6-per-cent. bonds.....	1,800 0 0	231,385 16 11
Mauritius government debentures.....	1,224 0 0	
New South Wales government debentures.....	5,237 6 3	
New Zealand government 5-per-cent. debentures.....	11,292 1 1	
Queensland government debentures.....	17,655 5 5	
St. Christopher government 6-per-cent. debentures.....	4,658 6 7	
South Australian government debentures.....	4,393 12 2	
South Australian 4-per-cent. bonds.....	1,256 7 1	
Trinidad government loan, 5-per-cent.....	8,545 5 0	
New Zealand government debt, 4-per-cent.....	10,000 0 0	
Victoria government debentures, 6-per-cent.....	9,050 0 0	
Victoria government debentures, 5-per-cent.....	11,366 10 9	
Australian silver rents.....	4,154 0 0	
Brazilian deposit, Para.....	9,931 1 0	
Brazilian deposit, Rio de Janeiro.....	801 15 5	
City of Boston 5-per-cent. bonds.....	985 0 0	
City of Boston 5-per-cent. bonds, 1873.....	8,377 6 8	
Burgisch Markische Railway debentures.....	9,150 0 0	
Prussian state bonds.....	7,408 7 7	
Rhein Nahe Railway debentures.....	1,811 6 2	
Chilian government 5-per-cent. bonds.....	4,739 12 10	
Dutch-Indian Railway 4½-per-cent. bonds.....	18,545 16 8	
Dunaborgo Wittepsk Railway bonds.....	9,761 11 8	
Egyptian government treasury loan.....	10,916 17 4	
French government 6-per-cent. bonds.....	9,734 15 2	
Imperial Brazilian 5-per-cent. loan.....	9,834 13 6	206,729 4 9
Massachusetts 6-per-cent. bonds.....	8,654 16 1	
Provincial Orël-Vitebsk Railway.....	16,051 18 2	
Royal Hungarian 6-per-cent. bonds.....	5,519 5 0	
Russian loan, 1870.....	8,880 14 9	
St. Louis 6-per-cent. city bonds.....	9,620 9 2	
United States funded loan, 1881.....	6,662 10 0	
United States 10-40 bonds.....	4,994 19 8	
United States 5-20 bonds.....	9,148 12 7	
Swiss investment.....	32,489 0 1	
Württemberg state bonds.....	1,864 16 1	
	1,343 19 1	



	Par value.	Market value.
Bell Brothers limited stock.....	20,175 0 0	
Evishans & Redditch Railway Co. stock.....	20,000 0 0	
Great Eastern Railway Co. debenture stock.....	21,449 15 6	
Great Western Railway Co. stock.....	2,992 10 0	
Grand Junction Waterworks Co. stock.....	4,003 5 0	
London & St. Katherine Dock Co. stock.....	6,000 0 0	
Llynvie & Ogmere Railway Co. 4½-per-cent. deb. stock.....	11,020 10 0	
Marlborough Railway Co. stock.....	4,000 0 0	£157,454 19 7
Mid-Kent Railway Co. stock.....	4,700 0 0	
Millwall Dock Co. stock.....	10,805 0 0	
North British Railway Co. stock.....	14,479 3 3	
North Metropolitan Tramway Co. stock.....	5,000 0 0	
Southwark & Vauxhall Water Co. debenture stock.....	10,000 0 0	
South Yorkshire Railway & River Dun debenture stock.....	5,104 15 10	
Weymouth & Portland Railway debenture stock.....	10,225 0 0	
Great Northern of Scotland Railway stock.....	7,500 0 0	
Gt. Eastern Railway 5-per-cent. preferred stock, 1862.....	11,139 2 5	
Gt. Eastern Railway 5-per-cent. preferred stock, 1863.....	7,503 13 8	
Gt. Eastern Railway 5-per-cent. preferred stock, 1864.....	10,593 5 10	
Gt. Western R'lway 5-per-cent. consol. graduated stock.....	3,134 4 7	
Gt. Western R'lway 5-per-cent. consol. preferred stock.....	7,919 19 1	
Gt. Western R'lway 5-per-cent. original rent charge.....	5,550 0 0	
Llynvie & Ogmere 5-per-cent. perpetual shares.....	49,411 0 2	
London & Brighton & S. Coast R'y 5-per-cent. pref. stock.....	10,678 11 4	208,411 10 4
London & St. Katherine Dock 4½-per-cent. pref. stock.....	10,225 0 0	
North Staffordshire Railway new preference stock.....	11,163 15 0	
Northwestern Railway stock.....	7,008 16 3	
Southwark & Vauxhall Water Co. stock.....	9,228 15 0	
Weymouth & Portland Railway Co. stock.....	20,015 11 5	
Caledonian Railway Co. stock.....	81,778 16 2	
Great North-of-Scotland Railway Co. stock.....	8,060 19 5	
Total par and market value.....	£844,446 12 5	
	<u>\$4,222,233 09</u>	
All other loans made by the Company .....		\$4,222,233 09
Cash in the Company's office.....		1,626,908 75
Cash belonging to the Company deposited in banks.....		9,562 68
Interest due and accrued .....		369,405 22
Gross premiums in due course of collection, and agents' balances.....		81,407 39
Stamps .....		433,462 38
		<u>926 66</u>
Aggregate amount of all the assets of the Company, stated at their actual value,		<u>\$9,076,350 11</u>
ITEMS NOT ADMITTED AS ASSETS.		
Company's own shares.....	\$144,150 00	
Bills receivable.....	119,038 52	
	<u>\$263,188 52</u>	
III.—LIABILITIES.		
Net amount of unpaid losses (fire).....		\$190,298 00
Net amount of unpaid losses (life).....		109,942 47
Fire reserve.....		1,574,735 16
Reinsurance fund and all other liabilities, except capital, under the life-insurance or any other special department.....		6,436,731 77
Cash dividends to stockholders remaining unpaid.....		5,787 31
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....		29,205 10
Due to agents and other companies.....		113,631 98
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus.....		<u>\$8,460,341 74</u>
Joint-stock capital actually paid up in cash.....		750,000 00
Aggregate amount of all liabilities, including paid-up capital stock, scrip.....		<u>\$9,210,341 74</u>
IV.—INCOME DURING THE YEAR.		
Net cash actually received for premiums.....	For fire risks. \$1,566,821 43	For life risks. \$665,032 75
		<u>\$2,231,854 18</u>
Received for interest on bonds and mortgages.....		} 392,251 95
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....		
Income received from all other sources, viz.:		
Sale of annuities.....		14,598 42
Profits on investments.....		25,145 35
Transfer dues.....		185 62
Premiums on new shares.....		500,000 00
Received for increased capital.....	\$250,000 00	
Aggregate amount of income actually received during the year in cash.....		<u>\$3,164,035 52</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On life risks.</i>
Net amount paid during the year for losses.....	\$568,048 68	\$402,012 58
Cash dividends actually paid to stockholders.....		\$1,270,061 26
For surrender of life policies.....		150,000 00
In payment of annuities.....		28,233 70
Paid or allowed for commissions or brokerage.....		83,953 44
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		225,396 04
Paid for other management expenses.....		129,893 14
All other payments and expenditures, viz.: Income tax \$4,020.73, allowance to retired officers \$1,912.50, agency bad debts \$2,121.50, loss on exchange \$560.16; total.....		128,770 60
		8,614 91
Aggregate amount of actual expenditures during the year in cash.....		\$1,974,423 09

[Statement December 31, 1874.]

## NORTH BRITISH AND MERCANTILE FIRE INSURANCE COMPANY.

LOCATED IN LONDON, ENGLAND.      GEORGE HENRY BURNETT, *Manager.*      F. W. LUCE, *Secretary.*  
 Organized or incorporated, 1809.

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$10,909,191 00
Whole amount of capital actually paid up in cash.....	1,363,636 36

## II.—ASSETS.

Value of real estate owned by Company, unincumbered.....	\$1,172,624 91
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## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Market value.</i>
United States bonds.....	£250,121 13 1
United States funded 5-20 bonds, '81 .....	51,625 0 0
United States 10-40 bonds.....	112,614 17 0
United States currency bonds.....	46,063 15 0
Illinois currency state stock.....	3,063 5 5
Alabama State stock.....	1,753 0 0
Virginia State stock.....	5,503 2 6
Tennessee State stock.....	3,350 0 1
Carolina State stock.....	3,150 0 0
Baden obligations stock.....	4,336 2 8
Württemberg bonds.....	2,676 5 1
Royal Prussian loan.....	1,296 6 0
Saxon 4-per-cent. loan.....	1,633 9 10
Saxon 3-per-cent. loan.....	997 14 4
Labon-Zelten Railway stock.....	4,067 17 5
Italian "rentes" stock.....	3,732 4 0
Great Eastern Railway.....	8,720 0 0
Total market value.....	£504,254 12 5

Cash in the Company's principal office.....	\$2,748,187 03
Cash belonging to the Company deposited in banks.....	2,734 11
Interest due and accrued on stocks not included in "market value".....	224,721 73
Gross premiums in due course of collection.....	11,423 66
Bills receivable, not matured.....	85,944 84
Due by home branch agencies and bankers .....	513,703 45
Due by foreign branch agencies.....	488,003 79
Due by life department.....	659,130 80
Due from other companies for reinsurance on losses already paid.....	58,754 98
	131,164 93

Aggregate amount of all assets of the Company, stated at their actual value..... \$6,214,024 94

## ITEMS NOT ADMITTED AS ASSETS.

Company's own stock.....	\$116,374 52
Collaterals not specified.....	552,166 80
	\$668,541 32

## III.—LIABILITIES.

Gross claims for losses against the Company, adjusted and unpaid.....	\$160,363 62	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	73,463 83	
Losses resisted, including interest, costs, and other expenses thereon.....	284,263 93	
Net amount of unpaid losses.....		\$518,091 38
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$2,999,785.46; reinsurance thereon at <i>fifty per cent.</i> .....	\$1,499,892 73	
Total amount required to safely reinsure all outstanding risks.....		1,499,892 73
Cash dividends to stockholders remaining unpaid and uncalled for.....		7,536 77
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....		1,920 00
Due and to become due for bills payable.....		39,875 84
Reinsurance premiums due.....		248,394 13
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....		\$2,315,704 85
Surplus beyond capital, as regards policyholders.....		2,534,684 23
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....		\$6,214,024 94

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>For fire risks.</i> \$5,666,937 59	
Deduct only reinsurance.....	1,167,259 39	
Net cash actually received for premiums (all fire).....		\$4,499,678 20
Received for interest and dividends.....		266,211 70
Income received from all other sources, viz.: Transfer fees.....		192 95
Aggregate amount of income actually received during the year in cash.....		\$4,766,082 85

## V.—EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$3,401,363 31	
Deduct all amounts actually received for salvages and reinsurance.....	914,093 90	
Net amount paid during the year for losses.....		\$2,487,269 41
Cash dividends actually paid.....		272,727 27
Paid or allowed for commissions and brokerage.....		714,834 90
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		520,876 42
Paid for State, national and local taxes in this and other States.....		7,352 55
All other payments and expenditures, viz.: Reinsurance premium.....		107,149 03
Bad debts.....		3,301 17
Aggregate amount of actual expenditures during the year in cash.....		\$4,113,010 75

## VI.—MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December of the preceding year.....	\$788,854,254	\$2,773,233 50
Written during the year.....	1,297,908,147	4,499,678 20
Total.....	\$2,086,762,401	\$7,272,916 70
Deduct those expired and marked off as terminated.....	1,221,490,303	4,273,131 24
In force at the end of the year 1874.....	\$865,272,098	\$2,999,785 46

[Statement December 31, 1874.]

## QUEEN INSURANCE COMPANY.

LOCATED AT LIVERPOOL, ENGLAND. JAMES MONCRIEF WILSON, *Manager*. THOMAS WALTON THOMSON, *Sub-Manager*.

Organized or incorporated, August 17, 1858.

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	£2,000,000
Whole amount of capital actually paid up in cash.....	179,835

II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	£124,761 9 2
Loans on bond and mortgage (first liens).....	114,404 5 2
Interest due and accrued on all said bonds and mortgage loans.....	1,506 0 7
Total value of said mortgaged premises (insured for £115,169 19s. 9d.)....	£207,547 5 0

ACCOUNT OF STOCKS, BONDS, &c., OWNED BY THE COMPANY.

	Par value.	Market value.	
United States bonds, 6 per cent.....	\$870,000	£176,082 13 2	
Canadian stock, 5 per cent.....	\$10,500	10,500 0 0	
New Dominion stock, 6 per cent.....	\$100,000	20,000 0 0	
Birkenhead Gas bonds.....	£3,000	3,000 0 0	
City of Melbourne bonds.....	7,000	7,137 0 0	
City of Geelong bonds, 6 per cent.....	2,000	2,000 0 0	
City of Dunedin bonds, 7 per cent.....	1,200	1,262 0 0	
Alabama bonds, 6 per cent.....	\$10,000	969 15 5	
British Government consols.....	£5,000	4,572 1 1	
Bombay, Baroda & Central India Railway stock.....	5,000	5,188 17 6	
Great Indian Peninsula Railway stock.....	5,000	5,327 4 4	
Great Western preference 5-per-cent. stock.....	10,000	11,141 13 4	
South Devon Railway stock.....	10,000	10,800 0 0	
Lancashire & Yorkshire Railway 5-per-cent. stock.....	30,000	33,450 0 0	
Dutch-Rhenish Railway 4-per-cent. stock.....	16,000	18,420 0 0	
Total market value.....		£304,851 4 10	

304,851 4 10

LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
London & Northwestern Railway stock.....			
Northeastern Berwick Railway stock.....	£4,900 0 0	£3,408 0 0	£2,300 0 0
Southeastern Railway stock.....			
Great Western of Canada Railway stock.....			
Lancashire and Yorkshire Railway stock.....	1,661 0 0	2,358 0 0	2,000 0 0
Great Western & Canada Railway stock.....	632 10 0	368 2 11	292 7 7
London & Northwestern Railway stock.....	1,532 10 0	2,268 0 0	1,850 0 0
Total amount.....	£8,726 0 0	£8,402 2 11	£6,442 7 7

6,442 7 7

All other loans, viz.: On Company's life policies, £11,068 15s. 6d.; on security of incorporated companies, £10,000; on mortgages of reversions and life interests, £11,318 1s. 8d.; on personal security in connection with life policies, £8,185 10s. 9d.: total...	38,572 7 11
Cash in the Company's principal office.....	88 7 7
Cash belonging to the Company deposited in banks.....	45,872 13 9
Interest due and accrued.....	4,923 19 4
Gross premiums in due course of collection.....	9,071 7 7
All other property belonging to the Company, viz.: Due from agencies and branches, £48,682 15s. 8d.; rents due and accrued, £3,097 2s. 6d.; due from other companies for reinsurance on losses already paid, £6,399 11s. 9d.: total.....	58,179 9 11

Aggregate amount of all assets of the Company, stated at their actual value..... £708,673 13 5

ITEMS NOT ADMITTED AS ASSETS.

Office furniture.....	£2,686 17 8
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III.—LIABILITIES.

Net amount of unpaid losses.....	£40,177 10 9
Total amount required to safely reinsure all outstanding risks.....	66,926 0 7
Reinsurance fund and all other liabilities, except capital, under the life-insurance or any other special department.....	225,460 12 8
Cash dividends to stockholders remaining unpaid.....	106 9 0
All other demands against the company, viz.: Commissions, brokerage and other charges due and to become due to agents and brokers, £6,379 13s. 7d.; reinsurance, £42,238 15s. 6d.; foreign drafts not yet matured, £5,400 8s. 1d.: total.....	54,018 18 2
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....	£396,689 11 2
Surplus beyond capital, as regards policyholders.....	179,835 0 0
	142,149 2 3

Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus..... £708,673 13 5

IV.—INCOME DURING THE YEAR.

Net cash actually received for premiums (all fire).....	£384,630 2 8
Interest and dividends from all sources.....	20,439 9 3
Income received from all other sources, viz.: Transfer fees, £94 13s. 6d.; premium on shares, £2; life policies, £7,604 15s. 8d.: total.....	7,646 9 2
Received for increased capital.....	£5 0 0

Aggregate amount of income actually received during the year in cash..... £382,711 1 1

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses (all fire).....	£185,694	13	1
Cash dividends actually paid.....	26,975	5	0
Paid or allowed for commissions and brokerage.....	55,103	13	7
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	37,273	13	10
State, national and local taxes.....			
Aggregate amount of actual expenditures during the year in cash.....	£305,047	5	6

## VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.		
	<i>Fire risks.</i>	<i>Premiums thereon.</i>	
In force on the 31st of December of the preceding year.....	£27,244,580	£118,059	17 0
Written during the year.....	85,933,998	428,633	8 11
Total.....	£113,178,578	£546,693	5 11
Deduct those expired and marked off as terminated.....	67,497,304	318,837	18 7
In force at the end of the year.....	£45,681,274	227,855	7 4
Deduct amount reinsured.....	13,846,125	94,003	6 8
Net amount in force December 31, 1874.....	£26,835,149	£133,852	1 1

[Statement December 31, 1875.]

## ROYAL CANADIAN INSURANCE COMPANY.

LOCATED AT MONTREAL, DOMINION OF CANADA. J. F. SINCENNES, *Pres't.* ARTHUR GAGNON, *Sec'y.*

Incorporated, May 23, 1873.

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$6,000,000	00
Whole amount of capital actually paid up in cash.....	576,820	00

## II.—ASSETS.

Loans on bond and mortgage (first liens).....	\$37,000	00
Interest due on all said bond and mortgage loans.....	492	78
Total value of mortgaged premises.....	\$118,500	00

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Bank of Montreal stock.....	\$46,000 00	\$33,145 00
Exchange Bank of Canada stock.....	23,500 00	20,680 00
City Bank stock.....	15,000 00	14,550 00
Canadian Bank of Commerce stock.....	20,000 00	23,750 00
Merchants Bank of Canada.....	59,000 00	46,875 00
Royal Canadian Bank stock.....	26,400 00	24,618 00
Ontario Bank stock.....	12,000 00	12,600 00
La Banque du Peuple stock.....	24,100 00	22,292 50
Montreal Building Association stock.....	1,000 00	1,000 00
Montreal Harbor bonds.....	50,000 00	51,000 00
Montreal Warehouse bonds.....	24,333 33	24,333 33
Consolidated Fund of Quebec.....	2,000 00	2,000 00
U. S. bonds, 5's, 1881.....	100,000 00	116,500 00
U. S. bonds, 6 per cent., 1881.....	100,000 00	119,250 00
U. S. registered bonds, 6 per cent., 1867.....	10,000 00	11,900 00
U. S. registered bonds, 6 per cent., 1868.....	35,000 00	41,737 50
U. S. registered bonds, 6 per cent., 1868.....	55,000 00	65,450 00
U. S. registered bonds, 5 per cent., 1881.....	50,000 00	59,625 00
U. S. registered bonds, 5 per cent., 1881.....	80,000 00	93,200 00
U. S. registered bonds, 5 per cent., 1881.....	20,000 00	23,300 00
N. Y. Cent. & Hudson River R. R. first mortg. bonds....	30,000 00	36,000 00
N. Y. Cent. & Hudson River R. R., 1st mortg. reg. bonds...	10,000 00	11,50 00
Harlem Railway coupon bonds.....	10,000 00	11,560 00

Total par and market value.....	\$794,333 33	\$916,856 33
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916,856 33

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
Sincennes & McNaughton stock.....	\$1,000 00	\$1,000 00	\$833 33	
Merchants Bank, Canada, stock.....	1,000 00	987 50	781 23	
Total amount.....	\$2,000 00	\$1,987 50	\$1,614 56	\$1,614 56
Cash in the Company's principal office.....				6,184 28
Cash belonging to the Company deposited in Bank of Montreal \$29,068.31, Merchants Bank, Halifax, \$15,000; B. Bell & C. F. Smithers, N. Y., \$9,869.47.....				53,937 78
Interest due and accrued on stocks not included in "market value".....				13,149 92
Interest due and accrued on collateral loans.....				10 33
Gross premiums in due course of collection.....				242,298 06
Bills receivable, not matured, taken for fire, marine and inland risks.....				41,700 63
All other property belonging to the Company, viz:				
Salvage property and claims or losses already paid.....				15,007 22
Due from other companies for reinsurance on losses already paid.....				39,087 67
Aggregate amount of all the assets of the Company, stated at their actual value,				\$1,367,389 56

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent. margin.....	\$76 30
Office furniture.....	22,272 74
	\$22,349 04

## III.—LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported losses.....	\$162,662 24
Losses resisted, including interest, costs and other expenses thereon....	7,000 00
Net amount of unpaid losses.....	\$169,662 24
Gross premiums received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, \$825,207.37; reinsurance thereon at <i>fifty per cent.</i> .....	\$412,608 68
Gross premiums (without any deduction) received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of policy, \$86,825.18; reinsurance thereon <i>pro rata</i> .....	57,883 44
Gross premiums received and receivable upon all unexpired <i>inland navigation</i> risks, \$17,767.55; reinsurance thereon at <i>fifty per cent.</i> .....	8,833 77
Gross premiums received and receivable on all unexpired <i>marine</i> risks,.....	3,000 00
Total amount required to safely reinsure all outstanding risks.....	482,370 89
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	13,828 33
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus, Joint-stock capital actually paid up in cash.....	\$665,861 46
Surplus beyond capital, as regards policyholders.....	576,820 00
	124,608 10
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus. ....	\$1,367,289 56

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	<i>For marine and inland risks.</i>	
Gross cash received for premiums.....	\$1,117,118 73	\$251,561 63	
Deduct only reinsurance, rebate, abatement, and return premiums.....	40,492 93	57,095 07	
Net cash actually received for premiums.....	\$1,076,625 80	\$194,466 56	\$1,271,092 36
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....			81,899 07
Aggregate amount of income actually received during the year in cash.....			\$1,352,991 43

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	
Net amount paid during the year for losses.....	\$491,817 16	\$47,211 12	\$539,028 28
Cash dividends actually paid.....			394 25
Bonus to shareholders.....			9,016 25
Paid or allowed for commissions or brokerage.....			
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			359,271 45
Aggregate amount of actual expenditures during the year in cash.....			\$907,710 23

VI.—MISCELLANEOUS.  
RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of Dec. of the preceding year.....	\$56,629,555 00	\$620,970 55	\$210,950 00	\$4,019 74
Written during the year.....	93,715,045 00	1,144,884 80	20,190,784 00	283,547 59
Total.....	\$150,344,600 00	\$1,765,855 35	\$20,401,734 00	\$287,567 33
Deduct those expired and marked off as terminated.....	67,326,373 00	821,381 73	17,960,176 00	250,090 60
In force at the end of year,	\$83,018,227 00	\$844,473 62	\$2,441,558 00	\$37,476 73
Deduct amount reinsured.....	2,659,104 00	32,441 07	1,291,186 00	16,709 18
Net amount in force.....	\$80,359,123 00	\$912,032 55	\$1,150,372 00	\$20,767 55
Is force, having not more than one year to run.....	\$67,640,000 00	\$825,207 37		
Having more than one and not more than three years to run.....	11,788,931 00	70,140 12		
Having more than three yrs. to run,	930,192 00	16,685 06		
Net amount in force, Dec. 31, 1875 .....	\$80,359,123 00	\$912,032 55		

[Statement of June 30, 1875.]

ROYAL INSURANCE COMPANY.

LOCATED AT LIVERPOOL, ENGLAND.

JOHN H. McLAREN, *Manager and Secretary.*

Organized or incorporated, May 31, 1845. Admitted to Kansas, March 29, 1876.

I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$11,000,000 00
Whole amount of capital actually paid up in cash.....	1,592,497 50

II.—ASSETS.

Value of real estate owned by the Company, unincumbered.....	\$1,113,554 71
Loans on bond and mortgage (first liens).....	841,578 02
Total value of said mortgaged premises.....	\$939,973 00

ACCOUNT OF STOCKS, BONDS, &c., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States bonds, 1881, 6-per-cent.....	\$41,666 13 4	\$42,521 6 2
United States registered bonds, 10-40's, 5-per-cent.....	38,541 13 5	38,216 6 10
United States funded loan, 1881, 5-per-cent.....	13,541 13 4	13,427 8 9
United States currency registered bonds.....	230,208 6 8	237,474 12 3
Alabama bonds, 8-per-cent.....	2,083 6 8	877 8 6
British India colonial securities:		
Reduced 3-per-cent. annuities.....	30,000 0 0	28,050 0 0
India 4-per-cent. bonds.....	100,000 0 0	100,000 0 0
Canada 5-per-cent. consolidated stock.....	11,000 0 0	11,220 0 0
Canada Dominion 6-per-cent. stock.....	19,927 16 8	20,924 4 7
London & Northwestern Railway stock.....	205,948 0 0	254,305 11 4
Furness Railway stock.....	18,760 0 0	24,217 12 0
Shrewsbury & Hereford Railway stock.....	7,910 0 0	11,074 0 0
Lancashire & Yorkshire Railway stock.....	59,678 17 0	69,471 7 6
Southeastern Railway stock.....	131,770 0 0	144,419 10 0
Great Northern Railway stock.....	84,580 0 0	90,384 16 0
Midland Railway stock.....	116,897 10 0	141,235 11 10
Northeastern Railway stock.....	39,503 0 0	42,479 16 3
London & Southwestern Railway stock.....	72,045 0 0	80,922 14 0
Great Western Railway stock.....	125,280 0 0	148,681 12 0
Manchester & Sheffield Railway stock.....	75,695 18 9	88,394 9 1
Great Eastern Railway stock.....	8,805 0 0	11,530 13 0
North Staffordshire Railway stock.....	30,220 0 0	34,753 0 0
Bristol & Exeter Railway stock.....	40,000 0 0	42,400 0 0
North & Southwestern Junction Railway stock.....	2,240 0 0	3,584 0 0
London, Brighton & South Coast Railway stock.....	4,000 0 0	4,120 0 0

Total par and market value..... £1,505,202 15 9 £1,684,389 15 1

\$8,278,615 32 \$9,266,871 65

9,266,871 65

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned.</i>	
Corporation of Liverpool.....	£100,689 3 1	£100,689 3 1	£88,907 10 0	
Corporation of Leeds.....	30,000 0 0	30,000 0 0	25,000 0 0	
Corporation of London.....	25,125 0 0	25,125 0 0	20,937 10 0	
Barton-on-Trent Improvement Co's....	46,372 2 9	46,372 2 9	38,643 13 8	
Birkenhead Improvement Co's.....	30,000 5 4	30,000 5 4	25,000 5 4	
Corporation of Birmingham.....	30,000 0 0	30,000 0 0	25,000 0 0	
Loans to var. towns and local boards,	80,874 5 6	80,874 5 6	67,385 0 10	
Mersey Dock & Harbor bonds.....	144,511 15 8	144,511 15 8	120,425 16 9	
London & St. Katharines Dock Co.....	20,000 0 0	20,000 0 0	16,666 6 8	
Liverp. Exchange & Building Co.....	88,113 0 0	88,113 0 0	69,260 16 8	
Liverp. United Gas Light Co.....	30,000 0 0	30,000 0 0	25,000 0 0	
Submarine Telegraph Co.....	32,500 0 0	33,375 0 0	42,064 13 8	
British Railway stocks.....	467,361 0 0	597,309 0 0	402,138 17 8	
<b>Total.....</b>	<b>£1,120,546 12 4</b>	<b>£1,281,369 12 4</b>	<b>£961,430 10 10</b>	
	<b>96,168,006 89</b>	<b>97,047,532 89</b>	<b>95,287,868 05</b>	
All other loans, viz.: On life policies within surrender value.....				\$5,287,868 05
Cash in the Company's principal office.....				546,974 27
Cash belonging to the Company deposited in banks.....				880 84
Interest due and accrued on stocks not included in "market value".....				846,099 42
Interest due and accrued on collateral loans.....				230,588 30
Gross premiums in due course of collection.....				805,854 73
<b>Aggregate amount of all assets of the Company, stated at their actual value.....</b>				<b>\$17,940,214 99</b>

## ITEMS NOT ADMITTED AS ASSETS.

Loans on collaterals in excess of 20 per cent margin, £108,370 0s. 8d.....	\$568,535 23
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## III.—LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	£45,409 18 11
Losses resisted, including interest, costs, and other expenses thereon.....	14,937 18 11
<b>Total gross amount of claims for losses.....</b>	<b>£60,347 17 10</b>
Deduct reinsurance thereon.....	1,242 12 0
<b>Net amount of unpaid losses.....</b>	<b>\$325,079 11</b>
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$3,823,200; reinsurance thereon.....	\$1,338,120 00
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$636,827; reinsurance thereon <i>pro rata</i> .....	318,160 00
<b>Total amount required to safely reinsure all outstanding risks.....</b>	<b>1,656,280 00</b>
Amount reclaimed by the insured on perpetual-fire insurance policies.....	19,279 05
Reinsurance fund and all other liabilities, except capital, under the life-insurance department.....	10,505,231 00
Cash dividends to stockholders remaining unpaid.....	4,766 50
Due and accrued for agency and other miscellaneous expenses.....	17,219 95
All other demands against the Company.....	169,413 44
<b>Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,</b>	<b>\$12,697,269 05</b>
Joint-stock capital actually paid up in cash.....	1,592,497 50
Surplus beyond capital, as regards policyholders.....	3,650,448 44
<b>Aggregate amount of all liabilities.....</b>	<b>\$17,940,214 99</b>

## IV.—INCOME DURING THE YEAR.

	<i>For fire risks.</i>	
Gross cash received for premiums.....	£1,011,628 9 2	
Deduct only reinsurance, rebate, abatement, and return premiums.....	237,276 10 2	
<b>Net cash actually received for premiums (all fire).....</b>	<b>£774,352 19 0</b>	<b>\$4,258,941 23</b>
Received for interest on bond and mortgages.....		
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	£185,241 9 11	
Less carried to life department.....	81,067 11 11	
	£54,173 18 0	297,956 45
Deposit premiums received for perpetual fire risks.....	\$40 00	
<b>Aggregate amount of income actually received during the year in cash.....</b>		<b>\$4,556,897 68</b>



## V.—EXPENDITURES DURING THE YEAR.

		<i>On fire risks.</i>	
Gross amount actually paid for losses.....	£485,744	0	4
Deduct all amounts actually received for salvages and reinsurance.....	65,156	15	7
Net amount paid during the year for losses.....	£420,587	4	9
Cash dividends actually paid.....			\$2,313,229 80
Paid or allowed for commissions or brokerage.....			265,416 25
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			547,374 94
Paid for State, national and local taxes in this and other States (included in other items.)			265,164 26
All other payments and expenditures, viz.: Miscellaneous expenses.....			269,206 16
Amount of deposit premium returned during the year on perpetual fire risks, \$1,236.88.			
Aggregate amount of actual expenditures during the year in cash.....			\$3,660,391 41

## VI.—MISCELLANEOUS.

	<i>RISKS AND PREMIUMS.</i>	<i>Premiums thereon.</i>
In force on the 30th of June of the preceding year.....	\$370,411,850 00	\$4,186,855 36
Written during the year.....	1,211,557,600 00	5,088,115 38
Total.....	\$2,081,969,450 00	\$9,274,970 74
Deduct those expired and marked off as terminated.....	1,001,795,300 00	4,023,581 07
In force at the end of the year.....	\$1,080,174,150 00	\$5,251,389 67
Deduct amount reinsured.....	158,699,750 00	791,861 84
Net amount in force.....	\$921,474,400 00	\$4,459,528 33
In force having not more than one year to run.....	\$877,882,225 00	\$3,822,334 86
Having more than one and not more than three years to run.....	48,012,750 00	636,327 01
Perpetual risks in force and interest premiums.....	579,425 00	866 46
Net amount in force June 30, 1875.....	\$971,474,400 00	\$4,459,528 33

[Statement December 31, 1874.]

## SCOTTISH COMMERCIAL INSURANCE COMPANY.

LOCATED AT GLASGOW, SCOTLAND. ALEX. CRUM, *Chairman*. FRED. J. HALLOWS, *Sec'y and Manager*.  
Organized or incorporated, August 8, 1865.

## I.—CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$10,000,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

## II.—ASSETS.

Value of real estate owned by the Company (unincumbered).....	\$122,851 25
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## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
U. S. 5-20 registered bonds.....	\$376,000 00	\$396,391 06
Canadian Dominion 5-per-cent stock.....	50,000 00	50,000 00
North British Railway Co., No. 1 preferred stock.....	8,500 00	7,481 64
Consolidated Lien.....	1,787 50	1,469 00
Madras Railway Co. 5-per-cent. capital stock.....	5,000 00	5,450 00
Total par and market value.....	\$441,287 50	\$462,791 60

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Loaned.</i>
Cambrian Railway Co. stock.....		
Abersythwith & Welsh Coast stock, and Brecon and Merthyr Tydfil sections preferred and guaranteed stock...}	\$125,725 00	\$71,205 00
Total amount.....	\$125,725 00	\$71,205 00
Cash in the Company's principal office.....		71,205 00
Cash belonging to the Company deposited in banks.....		853 08
Interest due and accrued on stocks not included in "market value".....		50,822 65
Gross premiums in due course of collection.....		930 69
Bills receivable, not matured, taken for fire, marine and inland risks.....		283,942 02
Aggregate amount of all assets of the Company, stated at their actual value.....		8,980 33

## III.—LIABILITIES.

Net amount of unpaid losses.....	\$27,051 60
Total amount required to safely reinsure all outstanding risks.....	227,893 52
Cash dividends to stockholders remaining unpaid.....	191 75
Total amount of all liabilities, except capital stock, scrip, reserve, and net surplus,	\$255,136 87
Joint-stock capital actually paid up in cash.....	500,000 00
Surplus beyond capital, as regards policyholders.....	197,239 75
Aggregate amount of all liabilities, including paid-up capital stock, scrip, reserve, and net surplus.....	\$952,376 62

## IV.—INCOME DURING THE YEAR.

Gross cash received for premiums.....	<i>Fire risks.</i> \$762,084 73
Deduct only reinsurance, rebate, abatement, and return premiums.....	172,869 75
Net cash actually received for premiums (all fire).....	\$589,214 98
Received for interest and dividends on stocks and bonds, stock loans, and from all other sources.....	29,250 08
Income received from all other sources, viz.: Transfer fees.....	128 12
Premium on stock issued.....	\$39,495 62
Received for increased capital.....	100,000 00
Total.....	\$139,495 62
Aggregate amount of income actually received during the year in cash .....	\$618,599 18

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses (all fire).....	\$325,796 14
Cash dividends actually paid.....	40,000 00
Paid or allowed for commission or brokerage.....	76,610 25
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	94,255 35
Paid for State, national and local taxes in this and other States.....	
All other payments and expenditures, viz.: Repairs on Company's building.....	1,906 89
Aggregate amount of actual expenditures during the year in cash.....	\$538,568 63



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LISTS OF AGENTS, &c.

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# OFFICERS, GENERAL AND SPECIAL AGENTS.

COMPILED FROM THE RECORDS OF THIS OFFICE, AND PUBLISHED FOR GENERAL INFORMATION.

## FIRE AND FIRE-AND-MARINE COMPANIES.

### COMPANIES OF THE UNITED STATES.

<i>Names of Companies.</i>	<i>Officers.</i>	<i>Location.</i>
<b>ÆTNA</b> .....	Jotham Goodnow, Secretary..... F. C. Bennett, } General Agents..... W. H. Wyman, }	Hartford, Conn. Cincinnati, O.
<b>AGRICULTURAL</b> .....	Henry Munson, Secretary..... A. H. Darrow, General Agent.....	Watertown, N. Y. Chicago, Ill.
<b>AMAZON</b> .....	B. D. West, Secretary.....	Cincinnati, O.
<b>AMERICAN CENTRAL</b> .....	James Newman, Secretary..... Dave Rorick, Special Agent.....	St. Louis, Mo. Perry, Kas.
<b>AMERICAN FIRE</b> .....	Albert C. L. Crawford, Secretary..... Martin Collins, General Agent.....	Philadelphia, Pa. St. Louis, Mo.
<b>ATLAS</b> .....	E. B. Huntington, Secretary..... Wilson & Redfield, General Agents..... H. Clarkson, Special Agent.....	Hartford, Conn. Chicago, Ill. Topeka, Kas.
<b>CITIZENS, (N. J.)</b> .....	A. Paul Schauf, Secretary..... Charles E. Ross, General Agent.....	Newark, N. J. St. Louis, Mo.
<b>CITIZENS, (Mo.)</b> .....	John P. Harrison, Secretary.....	St. Louis, Mo.
<b>CONNECTICUT</b> .....	Charles R. Burt, Secretary.....	Hartford, Conn.
<b>CONTINENTAL</b> .....	Cyrus Peck, Secretary..... A. Williams, Manager.....	New York City. Chicago, Ill.
<b>EQUITABLE</b> .....	John D. Anderson, Secretary.....	Nashville, Tenn.
<b>FANEUIL HALL</b> .....	P. E. Eddy, Secretary..... Jno. J. Shipherd, General Agent.....	Boston, Mass. Cleveland, O.
<b>FARMERS AND DROVERS</b> .....	R. S. Veech, Secretary..... R. C. Tevis, General Agent.....	Louisville, Ky. St. Louis, Mo.
<b>FIRE ASSOCIATION</b> .....	Jacob H. Lex, Secretary..... Martin Collins, General Agent.....	Philadelphia, Pa. St. Louis, Mo.
<b>FIREMAN'S FUND</b> .....	George D. Dornin, Secretary..... Thomas S. Chard, General Agent.....	San Francisco, Cal. Chicago, Ill.
<b>FRANKLIN FIRE, (Pa.)</b> .....	Theodore M. Reger, Secretary..... Charles W. Kellogg, General Agent..... A. W. Spalding, Adjuster.....	Philadelphia, Pa. Philadelphia, Pa. St. Louis, Mo.
<b>FRANKLIN FIRE, (Mo.)</b> .....	Lewis Duestrow, Secretary.....	St. Louis, Mo.
<b>GERMANIA FIRE</b> .....	Hugo Schuman, Secretary..... Alexander Stodard, General Agent.....	New York City. New York City.
<b>GERMAN AMERICAN</b> .....	James A. Silvey, Secretary..... Eugene Cary, General Agent.....	New York City. Chicago, Ill.
<b>GERMAN</b> .....	F. Gund, Secretary..... F. E. Hoffman, General Agent.....	Freeport, Ill. St. Louis, Mo.
<b>HANOVER</b> .....	I. Remsen Lane, Secretary..... Alexander Stodard, General Agent.....	New York City. New York City.

COMPANIES OF THE UNITED STATES—*Concluded.*

<i>Names of Companies.</i>	<i>Officers.</i>	<i>Location.</i>
HARTFORD.....	J. D. Browne, Secretary..... G. F. Bissell, General Agent..... W. A. McLean, Special Agent.....	Hartford, Conn. Chicago, Ill. St. Louis, Mo.
HOME (New York).....	John H. Washburn, Secretary..... Ducat & Lyon, Managers..... Walter Scott, Special Agent.....	New York City. Chicago, Ill. Kansas City, Mo.
HOME (Columbus).....	H. N. Henderson, Secretary..... L. Coon, General Agent.....	Columbus, Ohio. Chicago, Ill.
HOMESTEAD FIRE.....	Henry S. Munson, Secretary..... H. H. Hasney, General Agent.....	Watertown, N. Y. Hannibal, Mo.
INSURANCE CO. OF NORTH AMERICA.....	Mathias Maris, Secretary..... J. F. Downing, General Agent..... C. M. White, State Agent.....	Philadelphia, Pa. Erie, Pa. Atchison, Kas.
KANSAS.....	Ed. Russell, Secretary.....	Leavenworth, Kas.
MANHATTAN FIRE.....	Louis P. Cannon, Secretary..... S. S. Eaton, General Agent.....	New York City. St. Paul, Minn.
MERCHANTS.....	Henry Powles, Secretary..... Martin Collins, General Agent.....	Newark, N. J. St. Louis, Mo.
MOBILE FIRE DEPARTMENT.....	A. Dumont, Secretary..... Luther T. Woods, General Agent.....	Mobile, Ala. St. Louis, Mo.
NATIONAL.....	James Nichols, Secretary.....	Hartford, Conn.
NIAGARA FIRE.....	Peter Notman, Secretary..... Beveridge & Harris, General Agents..... O. R. McNary, Special Agent.....	New York City. Chicago, Ill. Leavenworth, Kas.
ORIENT.....	Geo. W. Lester, Secretary..... B. W. French, General Agent.....	Hartford, Conn. Chicago, Ill.
PATRONS MUTUAL.....	S. H. Downs, Secretary.....	Topeka, Kas.
PENNSYLVANIA FIRE.....	W. G. Crowell, Secretary..... J. F. Downing, General Agent..... C. M. White, State Agent.....	Philadelphia, Pa. Erie, Pa. Atchison, Kas.
PEOPLES (Newark, N. J.).....	J. H. Lindsey, Secretary.....	Newark, N. J.
PEOPLES (Memphis, Tenn.).....	J. A. Simmons, Secretary.....	Memphis, Tenn.
PHENIX (Brooklyn, N. Y.).....	Wm. R. Crowell, Secretary..... Thomas R. Burch, General Agent.....	New York City. Chicago, Ill.
PHENIX (Hartford, Conn.).....	D. W. C. Skilton, Secretary..... H. M. Magill, General Agent.....	Hartford, Conn. Cincinnati, Ohio.
ROGER WILLIAMS.....	W. H. Fredricks, Secretary..... S. French, General Agent.....	Providence, R. I. Chicago, Ill.
SHAWMUT.....	W. S. Denny, Secretary..... Wilson & Bedford, General Agents..... H. Clarkson, Special Agent.....	Boston, Mass. Chicago, Ill. Topeka, Kas.
SPRINGFIELD FIRE AND MARINE.....	Sanford J. Hall, Secretary..... A. J. Harding, General Agent.....	Springfield, Mass. Chicago, Ill.
STATE MUTUAL.....	P. B. Castle, Secretary.....	Leavenworth, Kas.
ST. JOSEPH FIRE AND MARINE.....	H. Rice, Secretary.....	St. Joseph, Mo.
ST. LOUIS.....	James D. Houseman, Secretary..... D. J. Black, General Agent.....	St. Louis, Mo. St. Louis, Mo.
ST. PAUL FIRE AND MARINE.....	C. H. Bigelow, Secretary..... Jerome Root, General Agent.....	St. Paul, Minn. De Kalb, Ill.
TRADERS.....	R. J. Smith, Secretary.....	Chicago, Ill.
WESTCHESTER.....	Geo. R. Crawford, Secretary..... M. O. Brown, General Agent.....	New Rochelle, N.Y. Chicago, Ill.

## UNITED STATES BRANCHES OF FOREIGN COMPANIES.

<i>Names of Companies.</i>	<i>Officers.</i>	<i>Location.</i>
COMMERCIAL UNION.....	Elijah Alliger, Gen. Agent and Att'y for U. S....	New York City.
IMPERIAL.....	R. D. Alliger, Resident Manager.....	New York City.
LIVERPOOL & LONDON & GL. (Eng.)....	James E. Pulsford, Resident Secretary..... Alfred Pell, Assistant Secretary U. S. Branch....	New York City. New York City.
LONDON ASSURANCE CORPORATION.....	S. B. Lockwood, Secretary U. S. Branch..... Frank. Hare & Lockwood, Managers U. S. Brich..	New York City. New York City.
NORTH BRITISH & MERCANTILE (Eng.)	Ezra White, Elias E. White, }-Managers..... Samuel P. Blagden, } T. H. Smith, General Agent.....	New York City. Chicago, Ill.
NORTHERN.....	R. D. Alliger, Manager for United States.....	New York City.
QUEEN.....	Wm. H. Ross, Manager.....	New York City.
ROYAL CANADIAN.....	Richardson & Naghten, Man'rs Western Dep't..	Chicago, Ill.
ROYAL .....	C. H. Case, Manager.....	Chicago, Ill.
SCOTTISH COMMERCIAL.....	E. W. Crowell & W. T. Reed, Resident Managers.. Wm. R. Kerr, General Agent.....	New York City. St. Louis, Mo



**LIST OF LOCAL AGENTS, FIRE COMPANIES,**  
**COMPILED FROM THE RECORDS OF THIS OFFICE, GIVING NAME, PLACE OF BUSINESS,**  
**AND COMPANIES REPRESENTED BY EACH AGENT**  
**LICENSED AT THIS DATE.**

<i>Location.</i>	<i>Agents.</i>	<i>Name of Companies.</i>
<b>ABILENE,</b> Dickinson County...	Davidson, W. T.....	American Central, Connecticut Fire, Kansas, Phenix (N. Y.)
	Mahan, John H.....	Atlas, Continental, German American, Home (N. Y.), Phenix (Conn.), Shawmut.
	Mahan & Stanbaugh.....	Equitable Fire, Faneull Hall, Springfield F. & M.
	Shane & Henry .....	Home (O.)
<b>AGENDA,</b> Republic County...	Clark, Geo.....	Kansas.
<b>ALMA,</b> Wabaunsee County...	Migs & Kinnie.....	American Central, Home (N. Y.), Kansas.
<b>ATCHISON,</b> Atchison County...	Alderson, L. A.....	American Central, Amazon, Continental, Manhattan, Queen, St. Joseph F. & M.
	Fisher, J. K.....	American Fire, Fire Association, Franklin (Pa.), Hartford.
	Forbinger, Robert.....	Continental, Fireman's Fund, German American, Home (N. Y.), Imperial, Northern, Orient, Phenix (N. Y.)
	Keith, F. M.....	Agricultural, Citizens (N. J.), Franklin (Mo.), Homestead, Liverpool and London and Globe, Merchants (N. J.), Royal Canadian.
	Kline, Samuel.....	German, Kansas, Peoples (N. J.), Royal Canadian, Traders, Westchester.
	Parker & Layng.....	Etna, Insurance Company of North America, North British and Mercantile, Niagara, Pennsylvania, Phenix (Conn.), Springfield F. & M., St. Paul F. & M.
	Stitzel, William.....	Continental.
	Talbott, J. H.....	Atlas, Commercial Union, Shawmut.
<b>AUGUSTA,</b> Butler County...	Brown, Geo. W.....	Home (O.), Kansas.
	Shannon, Wm. A.....	Citizens (N. J.)
<b>BAXTER SPRINGS,</b> Cherokee County...	March, William.....	American Central, Citizens (Newark, N. J.), Kansas.
<b>BELOIT,</b> Mitchell County...	Hart, F. H.....	Continental.
	Turney, Jeff.....	Kansas.
	Walker, Henry T. & Co.....	Home (N. Y.)
<b>BLUE RAPIDS,</b> Marshall County...	Freeman, W. H.....	Franklin (Pa.), North British & Mercantile.
	Hall, T. F.....	Faneull Hall, Phenix (N. Y.), Springfield F. & M.
	Holbrook, Taylor.....	Atlas.
	Loomis, A. J.....	Home (N. Y.)
	Olmstead & Freeland.....	American Central, Continental, Kansas, St. Joseph F. & M.
	Olmstead, Freeland & Olmstead...	Etna, Ins. Co. of North America.
<b>BELLVILLE,</b> Republic County...	Gamble, D. C.....	Kansas.
	Pilkenton, W. H.....	Home (N. Y.)
<b>BROOKVILLE,</b> Saline County...	Duncan, Joseph.....	Kansas.
<b>BURLINGAME,</b> Osage County...	Billings & Marshall.....	Etna, Home (N. Y.), Hartford, North British & Mercantile.

## LIST OF LOCAL AGENTS—CONTINUED.

<i>Location.</i>	<i>Agents.</i>	<i>Names of Companies.</i>
BURLINGAME, Osage County— <i>Concl.</i> ...	Billings, H. A..... Fairbanks, N. D..... Mills, E..... Spaulding, Edward.....	American Central. Citizens (N. J.) Atlas, Connecticut Fire. Continental, Kansas.
BURLINGTON, Coffey County...	Kent, Orson.....  Walking, O.....	Ætna, American Central, Continental, German American, Home (N. Y.), Hart- ford, Kansas, North British & Mercan- tile, Phenix (N. Y.), Springfield F. & M. Phoenix (Hartford.)
CARBONDALE, Osage County...	Griggs, Peter V.....	Continental, Fireman's Fund.
CARLTON, Dickinson County...	Wicker, G. H.....	Continental.
CAWKER CITY, Mitchell County...	Smith, Clark A.....	American Central, Kansas.
CENTRALIA, Nemaha County...	Griffin, F. A..... Hazen, Henry W..... Reading, H. W.....	American Central, Phoenix (Conn.) Home (O.) Continental.
CHANUTE, Neosho County...	Allen & Allen..... Shirley & Bacon.....	Kansas. Atlas, Continental, Springfield F. & M.
CHETOPA, Labette County...	Clark, Lee.....	American Central, Home (N. Y.), Hart- ford, Phoenix (Conn.), Springfield F. & M.
CHEROKEE, Crawford County...	Bellamy, M. H..... Lucas, G. W. H.....	Equitable Fire. Kansas.
CLAY CENTER, Clay County...	Ruthroff & Pinkerton..... Wilson & Ruthroff.....	Amer. Central, Citizens (N. J.), Kansas. Continental, Faneull Hall, North British & Mercantile, Kansas.
COFFEYVILLE, Montgomery County...	Brown, C. S..... Eldridge, T. B..... Isham, H. H..... Shepman, Chas. D.....	Franklin (Mo.), Traders. American Central. Farmers & Drovers, Homestead. Kansas.
COLONY, Anderson County...	Fairbanks, J. J.....	Kansas.
COLUMBUS, Cherokee County...	Doubleday, L. L..... Jay, A. W..... Jones, W. C..... Nichols, C. D..... Scranton, W. R.....	Phenix (N. Y.) Equitable, Phenix (Conn.) Atlas. American Central. Springfield F. & M.
COTTONWOOD FALLS, Chase County...	Romigh & Gandy..... Smith, W. S..... Burtram, E. S.....	American Central. Kansas. Continental, German American.
COUNCIL GROVE, Morris County...	Evans, D. C. M..... Hughes, A. J..... Martin & Burkhardt..... Lingill, Ed. M.....	Kansas. Faneull Hall, North British & Mercantile, Phenix (N. Y.), Phenix (Conn.) Ætna. Amer. Central, Atlas, Springfield F. & M.
CONCORDIA, Cloud County...	Simcock, J. W..... Raid, W. E..... Reasoner, Milton..... Willard, C. H.....	Hartford. Phoenix (Conn.) American Central. Kansas.
DETROIT, Dickinson County...	Lamb, C. W.....	Home (O.)
DESOTO, Johnson County...	Dow, Kimball.....	Continental.
DODGE CITY, Ford County...	Skinner, J. W.....	Kansas.
DONIPHAN, Doniphan County...	Brenner, George..... Stratton, E. W.....	Ætna. Phoenix (Conn.)
DOUGLAS, Butler County...	Huffman, Wm. H..... Lamb, C. H.....	Home (O.) Kansas.
EDWARDSVILLE, Wyandotte County...	Trembley, Isaac.....	Kansas.
ELLSWORTH, Ellsworth County...	Atwood, S.....	American Central, Citizens' (N. J.), Ger- man, Kansas, Phenix (Conn.)

## LIST OF LOCAL AGENTS—CONTINUED.

<i>Location.</i>	<i>Agents.</i>	<i>Name of Companies.</i>
ELLENWOOD, Barton County...	Disque, A..... Steckle, F. A.....	Phoenix (Conn.) Kansas.
EL PASO, Sedgwick County...	Minnich, A.....	Kansas.
ELDORADO, Butler County...	Sallee, W. A..... Shotwell, Samuel L.....	Fanuell Hall, Phoenix (Conn.) Home (N. Y.), Kansas.
ELLIS, Ellis County...	Lee, G. G.....	Kansas.
EMPORIA, Lyon County...	Bancroft, A. B.....  Blatchford, C. B..... Buck & Cunningham..... Dunlap, Howard.....  Hanna & Starr.....  Owen & Terry.....	Aetna, Germania, Hanover, Hartford, Home (O.), Insurance Company of North America, Kansas, North British and Mercantile, Niagara, Orient, Phen- ix (N. Y.), St. Joseph, Traders. St. Louis. Amazon. American Central, Atlas, Franklin (Pa.), German American, Homestead, Home (N. Y.), Pennsylvania. Citizens' (N. J.), Continental Fire, Equi- table, Fire Association, German, Liver- pool and London and Globe, Phoenix (Conn.) Agricultural, Springfield F. & M.
ERIE, Neosho County...	Dutton, W. T.....	Kansas.
EUDORA, Douglas County...	Carr, H. H..... Pilla, Charles..... Richards, O. G.....	Continental. Kansas. American Central, Phoenix (Conn.)
EUREKA, Greenwood County...	Riser, G. M., & Co..... Nye, Ira P.....	Kansas. American Central, Continental.
EXETER, Clay County...	McChesney, V. C.....	Continental.
FLORENCE, Marion County...	Alexander, T. P..... Batty, B. T.....	Kansas. Home (N. Y.)
FREDONIA, Wilson County...	Butin, G. E..... Hudson, Isaac..... Schull, Wm. F.....	American Central. Kansas, Phoenix (Conn.) Amazon.
FORT SCOTT, Bourbon County...	Cormany, W. A.....  Graft, August..... Gregory, W. M..... VanFossen & Wilcox.....  VanFossen, D. J..... Wilson, H. T..... Wilcox, Henry.....	Franklin (Pa.), Home (N. Y.), Home (O.), Homestead, Hartford, Ins. Co. of North America, Liverpool & London & Globe, North British and Mercantile, Phoenix (Conn.), Kansas, Traders. Farmers & Drovers, German. Continental, Citizens (N. J.), Merchants (N. J.) Aetna, Agricultural, Atlas, Continental, Fire Association, German American, Germania Fire, Hanover Fire, Orient, Roger Williams, St. Joseph F. & M., St. Paul F. & M. Amazon. American Central, Equitable, Royal, Scottish Commercial, Shawmut. Phoenix (N. Y.)
FRANKFORT, Marshall County...	Dwinnell, W. T.....	Continental, Home (N. Y.), Kansas.
GARNETT, Anderson County...	Everlin, G. M..... Bogen, Henry..... Foster, John R..... Gorden, L. H..... Hoffman, J. J..... Lott, W. H.....	North British and Mercantile, Spring- field F. & M. American Central, Atlas, Connecticut Fire, Farmers and Drovers, German. Equitable, Fire Association, Phoenix (N. Y.) Insurance Company of North America. Amazon. American Central, Continental, Ger- mania Fire, Hanover, Home (N. Y.), Phoenix (Conn.)
GIRARD, Crawford County...	Grand, H. P..... Richey, G. H..... Tipton, Geo. W.....	Equitable. Atlas, Springfield F. & M. American Central, Continental, Home (O.), Phoenix (N. Y.), Kansas.

## LIST OF LOCAL AGENTS—CONTINUED.

<i>Location.</i>	<i>Agents.</i>	<i>Names of Companies.</i>
GREELEY, Anderson County...	Smith, D. W.....	Phoenix (Conn.), Kansas.
GLENWOOD CITY, Crawford County...	Burke, John H.....	Home (O.)
GREAT BEND, Barton County...	Lightbody, J. W. & J.....	Phoenix (Conn.)
	Brown, J. M.....	Home (N. Y.), Kansas.
HANOVER, Washington County...	Jaidicker, August.....	Home (N. Y.), Kansas.
HARTFORD, Lyon County...	Baysinger, C. B.....	Phoenix (Conn.)
HAYS CITY, Ellis County...	Nellis, D. C.....	Kansas.
HIAWATHA, Brown County...	Aten & Spear.....	Ætna.
	Chapman, N. E.....	Faneuil Hall, Pennsylvania Fire, St. Joseph F. & M.
	Moore, J. E.....	Atlas.
	Robinson, H. M.....	Home (N. Y.)
	Unkefor, F. M.....	Continental, Equitable, German American, Hartford, Kansas, North British & Mercantile, Phoenix (N. Y.), Phoenix (Conn.)
HIGHLAND, Doniphan County...	Kitzmiller, F.....	Atlas, Continental, German, Phoenix (Conn.)
HOGG, Leavenworth County...	Norton, W. A.....	Kansas.
HOLTON, Jackson County...	Moore, T. P.....	Amazon, Atlas, American Central, Phoenix (N. Y.)
	Remsen, H. J.....	Continental, Faneuil Hall, Springfield F. & M.
	Tabor, Ira L.....	Ætna, Home (N. Y.), Hartford, Phoenix (Conn.), Kansas.
HOWARD CITY, Elk County...	Jones, M. W.....	Kansas.
HUMBOLDT, Allen County...	Hutchinson, Geo. W.....	Atlas, Continental, Shawmut, Springfield F. & M.
	Nichols, J. A. J.....	Equitable, German American, Phoenix (N. Y.) Traders.
	Risley, John W.....	Ætna, American Central, Home (N. Y.), Hartford, Ins. Co. of North America, Kansas, Phoenix (Conn.)
HUTCHINSON, Reno County...	Atkinson, Wm. T.....	Citizens.
	Atwood, S. A.....	American Central, Amazon, Continental, Kansas, North British & Mercantile.
	Rosan & Co.....	Farmers & Drovers, Fireman's Fund, Home (N. Y.), Phoenix (N. Y.), Springfield F. & M., St. Joseph F. & M.
IOLA, Allen County...	Bowlers, Geo. A.....	Ætna, Hartford, North British & Mercantile, Phoenix (Conn.), Phoenix (N. Y.)
	Northrop, L. L.....	American Central.
INDEPENDENCE, Montgomery County...	Dallas, Walter, I.....	Agricultural, American Central, Atlas, Citizens (N. J.), Equitable, Franklin (Mo.), German, German American, Home (N. Y.), Home (O.), Kansas, North British and Mercantile, Phoenix (N. Y.), Phoenix (Conn.), Shawmut, St. Joseph F. & M.
	Knapp, J. M.....	Amazon, Continental, Farmers and Drovers, Springfield F. & M., Traders.
JEWELL CITY, Jewell County...	Marks, A. L.....	Kansas.
	Postlethwaite, J. C.....	Home (N. Y.)
JUNCTION CITY, Davis County...	Pierce, S. W.....	American Central, German American, Kansas, Liverpool and London and Globe, North British and Mercantile, Phoenix (N. Y.), Scottish Commercial, Springfield F. & M.
	Rizer, B. O.....	Ætna, Faneuil Hall, Fireman's Fund, Franklin (Pa.), Germania, Hanover, Hartford, Home (N. Y.), Insurance Company of North America, Phoenix (Ct.)
	Mullins & Hookey.....	Continental.

## LIST OF LOCAL AGENTS—CONTINUED.

<i>Location.</i>	<i>Agents.</i>	<i>Names of Companies.</i>
KENNEKUK, Atchison County...	Moore, Samuel.....	Phoenix (Conn.)
KIRWIN, Phillips County...	May & Lozier.....	Kansas.
LEAVENWORTH, Leavenworth County...	Dotter, John..... Farr, G. D.....	Kansas. Amazon, Fire Association, German, Kan- sas, Merchants (N. J.), Peoples (N. J.), Royal Canadian, Westchester.
	Ketner, R. A.....	Ætna, Continental, Commercial Union, Germania, Hanover, Hartford, Insur- ance Co. of North America, National.
	McCrea, Cole.....	Agricultural, Farmers and Drovers, Homestead.
	Mosher, A. A.....	American Central, American Fire, Citi- zens (Mo.), London Assurance, Man- hattan, Queen.
	Nelles, Geo. W.....	Phoenix (Conn.), St. Joseph.
	Nelles & Weed.....	Atlas, Franklin (Pa.), Home (N. Y.), Imperial, Northern, Pennsylvania, Springfield F. & M.
	Partridge, R. B.....	Citizens (N. J.), Franklin (Mo.)
	Smith, Martin.....	Fireman's Fund, German American, Liv- erpool and London and Globe, North British and Mercantile, Orient.
	Woodward, Geo. S.....	Connecticut, Home (O.), Niagara, Phenix (N. Y.), Royal, St. Paul F. & M.
LINCOLN CENTER, Lincoln County...	Henderson, D. W.....	Kansas.
LOUISVILLE, Pottawatomie County...	Beal, M. S. & C. N..... Clark, William.....	Atlas, Kansas. Phoenix (Conn.)
LYNDON, Osage County...	Fairbanks, N. D.....	Farmers & Drovers, Faneull Hall.
LANCASTER, Atchison County...	Tulley, C. B.....	Phoenix (Conn.)
LA CYGNE, Linn County...	Marshall, J. W.....	American Central, Atlas, Farmers & Drovers, Kansas, St. Joseph F. & M.
	Moore, W. E.....	Citizens (N. J.), Equitable, Home (N. Y.), North British & Mercantile, Phenix (N. Y.), Traders.
LARNED, Pawnee County...	Bright, D. A.....	American Central, German.
LAWRENCE, Douglas County...	Brooks, Paul R.....	American Central, Hartford, Phoenix (Conn.)
	Banks, Geo. A.....	Ætna.
	Banks & Chester.....	Imperial, National, Northern.
	Benas, M.....	American Fire, Fire Association, Liver- pool & London & Globe, Roger Wil- liams, Scottish Commercial.
	Barnes, J. T.....	Home (O.), Queen.
	Charlton, John.....	Atlas, Continental, Franklin (Pa.), Home (N. Y.), Ins. Co. of North America, Kansas, North British & Mercantile, Royal, Springfield F. & M.
	Chadwick, Charles.....	Fireman's Fund, Niagara, Germania, Hanover.
	Garrett & Propper.....	Manhattan.
	Griffith, T. D.....	Connecticut, Phenix (N. Y.), Equitable, St. Paul F. & M., Traders.
	Kennedy & Ross.....	Agricultural, German, Homestead, Royal Canadian, St. Louis, Westchester.
	McCoy, John E.....	Commercial Union, German American, Orient.
	Parks, John.....	Amazon, Citizens (N. J.)
	Parks & Selig.....	Citizens (N. J.), Faneull Hall, Franklin (Mo.), Merchants (N. J.), Peoples (N. J.)
MANHATTAN, Riley County...	Elliott, L. R.....	Continental, Citizens (N. J.), Equitable, Faneull Hall, Fireman's Fund, German American, German, North British and Mercantile, Phoenix (Conn.), St. Joseph F. & M., Springfield F. & M.
	Higinbotham, W. P.....	Ætna, German, Home (N. Y.), Hartford, Insurance Company of North America, Kansas, Niagara, Shawmut.

## LIST OF LOCAL AGENTS—CONTINUED.

<i>Location.</i>	<i>Agents.</i>	<i>Names of Companies.</i>
MANHATTAN, Riley County— <i>Cons.</i>	Raphel & Shannon .....	American Central, Atlas, Franklin (Pa.) Germania, Hanover, Homestead, Phoenix (Conn.), St. Paul F. & M.
MARYSVILLE, Marshall County	Brumbaugh, J. D. .... Koester, C. T. .... Magill, J. S. .... Schmidt, Frank. .... Stiles, H. G. .... Smith & Libby .....	Hartford, Kansas, St. Joseph F. & M. Atlas. Faneuil Hall. Phoenix (N. Y.) Continental. Equitable.
MAPLETON, Bourbon County	Higby, E. B. ....	Phoenix (Conn.)
MARION CENTRE, Marion County	Case, A. E. .... Knox, Geo. W. .... Reed, C. ....	Continental, Kansas. Atlas. Home (N. Y.)
MINNEAPOLIS, Ottawa County	Wooden, H. S. .... Olney, C. C. ....	Kansas, Traders. Continental.
MILFORD, Davis county	Kennett, J. C. ....	Phoenix (Conn.)
NEOSHO FALLS, Woodson County	Dickinson, H. D. .... Sain, W. W. ....	Continental. Continental.
NEW ALBANY, Wilson County	Mooney, Robert. ....	Phoenix (Conn.)
NEW CHICAGO, Neosho County	Cone, Luther .....	American Central.
NEWTON, Harvey County	Burdick, N. J. ....  Hildreth, O. B. ....	Atlas, German American, Home (N. Y.), Phoenix (N. Y.), Shawmut, St. Joseph F. & M. American Central, Faneuil Hall, Phoenix (Conn.), Kansas.
NETAWAKA, Jackson County	Crockett, A. M. ....	Continental, Kansas.
NEODESHA, Wilson County	Southerland, J. W. ....	Kansas.
OTTAWA, Franklin County	Brant & Beachy. ....  Edgar, Geo. B. .... Paine, O. W. .... Wilkinson, F. A. ....  Whitford, C. B. ....	Ætna, Equitable, Franklin (Penn.), Germania, Hartford, Hanover, Home (N. Y.), Insurance Co. of North America, North British & Mercantile, Niagara, Phoenix (N. Y.), St. Joseph, St. Paul, Springfield F. & M. Scottish Commercial. Phoenix (Conn.), Fireman's Fund, German American, Niagara. Amazon, Citizens (N. J.), Connecticut, Kansas, Peoples (Newark, N. J.), Westchester. American Central, Continental, Orient.
OLATHE, Johnson County	Brown, J. R. .... Hall, J. M. ....  Marshall, J. B. ....	American Central, German American. Ætna, Atlas, Continental, Equitable, Germania, Hartford, Home (N. Y.), Insurance Company of North America, Kansas, Orient, Phoenix (N. Y.), Springfield F. & M. Franklin (Pa.), North British and Mercantile, Phoenix (Conn.)
OSAWKEE, Jefferson County	Dahl, W. H. ....	American Central.
OSBORNE CITY, Osborne County	Hays, Robert R. .... Napier, H. H. ....	Kansas. Home (O.)
OXFORD, Sumner County	Wilsie, Charles .....	Kansas.
OSKALOOSA, Jefferson County	Egger, E. T. .... Hogeboom, Geo. W. .... Gilluly, W. F. ....	Home (O.) Kansas, Niagara. American Central.
OSAWATOMIE, Miami County	Chestnut, J. C. ....	Kansas, Phoenix (Conn.)
OSAGE CITY, Osage County	Dodds, Mrs. A. M. ....	American Central, Continental, Kansas, North British and Mercantile.
OSAGE MISSION, Osage County	Morris, W. H. ....	Atlas, North British and Mercantile.

## LIST OF LOCAL AGENTS—CONTINUED.

<i>Location.</i>	<i>Agents.</i>	<i>Names of Companies.</i>
OSAGE MISSION, Neosho County...	Pierce, J. V.....	American Central, Continental, German, Home (N. Y.), Kansas, Phoenix (Conn.), Phoenix (N. Y.), Traders.
OSWEGO, Labette County...	Case, Nelson..... Hobart, B. F..... Wilkin & Brockway.....	Ætna, Agricultural, American Central, Atlas, Equitable, Hartford, Phoenix (Conn.) Phoenix (N. Y.) Home (N. Y.)
PAOLA, Miami County...	Carroll, Thos. M..... Campbell, H. S..... Crittenden, L. C..... Fargo, W. D..... Fargo & Freeland.....	Royal, Springfield F. & M. Amazon, Kansas. German American. Citizens. Ætna, American Central, Atlas, Conti- nental, Franklin (Pa.), Home (N. Y.), Hartford, Ins. Co. of North America, North British & Mercantile, Phoenix (Conn.), Phoenix (N. Y.), St. Joseph F. & M., Shawmut, Scottish Commercial. German.
PARSONS, Labette County...	Haughey, J. T..... Cory, H. M..... Donley, R. M..... Hall, O. L..... Mathews & Noyes..... Noyes, Merritt..... Thomas & Wilson.....	Agricultural. Home (O.) Traders. North British & Mercantile. Atlas, Citizens (N. J.), Fireman's Fund, German American, Niagara, Phoenix (N. Y.) American Central, Franklin (Pa.), Home (N. Y.), Ins. Co. of North America, Kan- sas, St. Joseph F. & M.
PEACE, Rice County...	Haddock, E. S.....	Kansas.
PEABODY, Marion County...	McKercher, D..... Sallsbury, A. B.....	Kansas. Atlas, Faneuil Hall, German American, Phoenix (N. Y.)
PERRY, Jefferson County...	Gratigny, A. F..... Rorick, Dave.....	American Central, Kansas. American Central.
PLEASANTON, Linn County...	Decker, Henry C..... Hyatt, A. D..... Ilginbotham, C. W..... Sherman, A. C.....	American Central, Amazon, Atlas, Con- tinental, Kansas, Phoenix (N. Y.), Springfield F. & M. Citizens (N. J.), Hartford, Phoenix (Conn.)
ROSSVILLE, Shawnee County...		Phoenix (Conn.) Home (O.)
RUSSELL, Russell County...	Voorhis, A. L.....	Kansas.
SABETHA, Nemaha County...	Black & Marberg..... Slosson, Sam..... Whittenhall, E.....	American Central. Home (N. Y.) Atlas, Faneuil Hall, Kansas, Pennsyl- vania.
SALINA, Saline County...	Bowen, E. E..... Berks, John W..... Beebe, Faulkner & Wildman..... Carroll, N. F..... Faulkner & Wildman..... Fasset & Brown..... Wildman & Bishop..... Wight & Carroll.....	Home (N. Y.), Scottish Commercial. Ætna. Atlas, Citizens, Faneuil Hall, Niagara. Continental, Home (N. Y.), Hartford, Phoenix (N. Y.) Connecticut Fire, Fireman's Fund, Ger- man American, Shawmut. American Central, Equitable. Kansas. Springfield F. & M.
SENECA, Nemaha County...	Brown, Willis..... Johnson, J. H. & T. W..... Johnson Bros..... Wells, A..... Zhan, L. R.....	German American, Phoenix (N. Y.) North British and Mercantile. American Central, Continental, Home (N. Y.), Phoenix (Conn.) Citizens (N. J.), Kansas. Ætna, Faneuil Hall, Insurance Company of North America.
SEVERANCE, Doniphan County...	Holmes, H. W.....	American Central.

## LIST OF LOCAL AGENTS—CONTINUED.

<i>Location.</i>	<i>Agents.</i>	<i>Names of Companies.</i>
SHERMAN CITY, Cherokee County...	House, R. C.....	Continental.
SOLOMON CITY, Saline County...	Searl, O. F.....	Atlas, American Central, Continental, Kansas.
SHAWNEE, Johnson County...	Allen, J. D.....	Phoenix (Conn.)
ST. MARY'S MISSION, Pottawatomie County...	Mohler, Wm. R..... Keeler, H. B..... Sedgwick, O. Leroy.....	Continental. Farmers and Drovers. Atlas, American Central, Equitable, Faneuil Hall, Phenix (N. Y.), Kansas.
ST. GEORGE, Pottawatomie County...	Walker, E.....	Kansas.
STERLING, Rice County...	Pratt, Fred E.....	Phoenix (Conn.)
THAYER, Neosho County...	Sherwood, A. I..... Work, W. W.....	American Central. Continental.
TONGANOXIE, Leavenworth County...	King, Ezra..... King, Ezra, & Son.....	Kansas. Continental.
TOPEKA, Shawnee County...	Barber, Chas. I..... Cock, W. H..... Clugston, J. M.....  Gorham, I. E..... Johnson, Thomas..... Martin, R. G..... Norton & Wyman.....  Ross, Thos. L.....  Rix Bros..... Stone, S. W..... Stone & Farnsworth..... Whitney, J. H.....	Continental. Commercial Union, Shawmut. Agricultural, Amazon, Citizens' (N. J.), Franklin (Mo.), Fire Association, Mer- chants' (N. J.), People's (N. J.), People's (Tenn.), Royal Canadian, Westchester. Continental. Phenix (N. Y.), Roger Williams, Spring- field F. & M. Farmers and Drovers, German, Home- stead, Kansas. American, Atlas, Connecticut, German American, Germania, Hanover, Hart- ford, Home (O.), Liverpool and London and Globe, North British and Mercan- tile, Niagara, Northern, Orient, Royal, St. Louis. Ætna, Franklin (Pa.), Fireman's Fund, Home (N. Y.), Insurance Company of North America, Manhattan, National, Phenix (Conn.), Pennsylvania, St. Jo- seph, Scottish Commercial, Traders. American Central. Queen. Continental, Faneuil Hall. Continental.
TROY, Doniphan County...	Boder, Henry..... McIntosh, Duncan.....	Home (N. Y.), Insurance Company of North America. Ætna, Continental, Kansas, Niagara, North British and Mercantile, Phenix (Conn.), St. Joseph F. & M.
VALLEY FALLS, Jefferson County...	Gephart, S. C..... Gephart & Co..... McCartney, R. K.....  Morrison, S. A.....	Continental, Faneuil Hall. Hartford, Phenix (Conn.) Ætna, Atlas, American Central, German American, Niagara Fire, Phenix (N. Y.), Shawmut. Franklin (Pa.), Home (N. Y.), North British & Mercantile.
WALNUT STATION, Crawford County...	Jas. M. Goff.....	Continental.
WAKEFIELD, Clay County...	Thomas, J. M.....	American Central.
WAMEGO, Pottawatomie County...	Browne, J. L..... Browne & Embley.....  Jeffries, C. B..... Kronke, F. W..... McMillen, A.....	Home (N. Y.) American Central, Atlas, Continental, Equitable, Faneuil Hall, Hartford, Kan- sas. Phoenix (Conn.) German American. Springfield F. & M.
WATERVILLE, Marshall County...	Mudgett, W. P..... Powell, S. T.....	Faneuil Hall, Kansas. American Central, Continental, Phenix (N. Y.), Springfield F. & M.



## LIST OF LOCAL AGENTS—CONCLUDED.

<i>Location.</i>	<i>Agents.</i>	<i>Names of Companies.</i>
WASHINGTON, Washington County...	McCew, John C..... Shrevir, Geo. W.....	Ætna, American Central, Hartford, Kan- sas. Home (N. Y.)
WELLINGTON, Sumner County...	Minor, G. G..... Fultz, Geo. B..... Showalter, John T.....	Home (N. Y.) Kansas. Home (O.)
WELLSVILLE, Franklin County...	Brockway, W. S.....	Continental.
WHITE CLOUD, Doniphan County...	Shreve, C. W..... Sloan, W. B.....	Ætna, Hartford, Phoenix (Conn.) Kansas.
WICHITA, Sedgwick County...	Steele & Levy .....	American Central, Continental, German American, Home (N. Y.), Kansas, Phe- nix (N. Y.), Phoenix (Conn.), North British & Mercantile.
	Waggener, J. W..... West & Hill .....	Atlas, Shawmut. Faneuil Hall.
WINCHESTER, Jefferson County...	Gardner, T. W.....	Niagara.
WINFIELD, Cowley County...	Johnson, T. K..... Green, A. H.....	American Central, Citizens, Kansas. Home (N. Y.)
WYANDOTTE, Wyandotte County...	Armstrong & Meyer..... Downs, A. L..... Judd, Byron..... Wood, L. H.....	American Central, Franklin (Pa.), Ins. Co. of North America, Kansas. Faneuil Hall, Hartford. Home (N. Y.) Ætna, Continental, Phoenix (Conn.)





SIXTH ANNUAL REPORT <sup>9</sup>/<sub>7</sub>

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

STATE OF KANSAS. *Insurance Dept.*

PART II.—LIFE INSURANCE.

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FOR THE YEAR ENDING DECEMBER 31, 1875.

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TOPEKA, KANSAS:  
GEO. W. MARTIN, KANSAS PUBLISHING HOUSE.  
1876.

## STATE OF KANSAS.

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OFFICE SUPERINTENDENT OF INSURANCE, }  
TOPEKA, June 24, 1876. }

*To His Excellency* THOMAS A. OSBORN, *Governor of Kansas:*

SIR: Herewith I submit Part II, Sixth Annual Report of this Department, made from the annual statements of the life and accident companies now authorized to do business in this State.

Very respectfully,

Your obedient servant,

ORRIN T. WELCH,  
*Superintendent.*

## LIFE REPORT.

At the date of the last annual report of this Department there were sixteen life insurance companies authorized to do business in this State. To that number there were added during the year as follows: June 16, Phoenix Mutual Life of Hartford, Connecticut; July 19, Equitable Life Assurance Society of the United States, of New York City; October 2, Continental Life of Hartford, Connecticut; January 3, The Protection Life of Chicago, Illinois—making a total of twenty life insurance companies licensed in this State during the insurance year ending the last day of February, 1876.

The following is a complete list of Life Insurance Companies now authorized to do business in this State:

Name of Company.	Location.	Post Office.
ÆTNA.....	.....	Hartford, Conn.
ALLIANCE.....	.....	Leavenworth, Kas.
CONNECTICUT MUTUAL.....	.....	Hartford, Conn.
CONTINENTAL.....	.....	Hartford, Conn.
COVENANT MUTUAL.....	508 Olive street	St. Louis, Mo.
EQUITABLE.....	120 Broadway	New York City.
GERMANIA.....	287 Broadway	New York City.
LIFE ASSOCIATION.....	.....	St. Louis, Mo.
MASSACHUSETTS MUTUAL.....	.....	Springfield, Mass.
MUTUAL LIFE.....	144 Broadway	New York City.
MISSOURI VALLEY.....	.....	Leavenworth, Kas.
NEW YORK LIFE.....	346 Broadway	New York City.
NORTHWESTERN MUTUAL.....	.....	Milwaukee, Wis.
PHOENIX MUTUAL.....	.....	Hartford, Conn.
PROTECTION.....	.....	Chicago, Ill.
TRAVELERS.....	.....	Hartford, Conn.
WASHINGTON.....	155 Broadway	New York City.

Total, seventeen; and one *accident company*, Railway Passenger, Hartford, Conn. Of those licensed during the last year, the New England Mutual, of Boston, Massachusetts; St. Louis, of St. Louis, Missouri, and the Teutonia, of Chicago, Illinois, have not been admitted this year.

### REGISTERED POLICY ACCOUNTS.

The sworn statements of the proper officers of the Alliance Mutual Life Assurance Society of the United States, and the Missouri Valley Life Insurance Company, both located at Leavenworth, Kansas, show their registered policy accounts on the 31st day of December, as follows:

#### ALLIANCE MUTUAL LIFE.

Value of registered policies according to the American experience table of mortality, $4\frac{1}{2}\%$ per cent. interest.....	\$34,507 67
Less deferred premiums and premiums due and unpaid.....	\$10,839 05
Net valuation chargeable on registered policy account.....	\$23,668 62
Amount of bonds and mortgages deposited with State Treasurer, December 31, 1875, to secure outstanding registered policies.....	\$24,129 88

## MISSOURI VALLEY LIFE.

Value of registered policies according to the American experience table of mortality, $4\frac{1}{2}$ per cent. interest.....	\$131,972 00
Less net deferred premiums.....	\$5,224
Less premiums in course of collection.....	16,324— \$21,548 00
Net liability of company on account of registered policies.....	\$110,424 00
Amount of bonds and mortgages deposited with State Treasurer, December 31, 1875, to secure outstanding registered policies.....	\$119,840 43

## FINANCIAL IMPROVEMENT.

The financial condition of the life insurance companies which are now doing business in this State, considered as a whole, has been improved during the past year; and consequently the policyholders, as a class, are better secured than when this department made its Fifth Annual Report.

In the year 1875, in the aggregate, these companies added to their assets \$22,100,071.60; while during the same period their total liabilities were increased but \$6,609,315.48, or less than one-third the increase of assets.

## ANNUAL STATEMENTS AND COMPARATIVE TABLES.

For the particular showing of the individual company, I refer you to the annual statements and comparative tables published herewith.

## TABLE NO. I.

*Business in Kansas During the Year 1875*, shows that the number of policies in force in this State at the end of the year was 1,077, and the amount insured \$415,675.56, less than when the year commenced, and that the people of this State paid for premium on life insurance \$246,058.65, and received for losses paid \$63,581.57, or 25.84 per cent. of the amount of the premium paid. As compared with the previous year the premium paid is \$85,352.74 less than in the year 1874, and the amount received for losses and claims was diminished \$6,495.33. The per cent. of losses and claims paid in this State is 6.08 less than the average on the entire business of the companies.

## TABLE NO. II

Itemizes the *assets* of the companies, and shows the admitted assets to aggregate the large amount of \$260,191,712.29.

## TABLE NO. III

Gives the items of the *liabilities*, which in the total are \$221,694,261.17, and when considered in connection with Table No. II shows a surplus as regards policyholders of \$39,497,451.12.

## TABLE NO. IV

Shows the items of *income* from all sources, during the year, which amount to \$70,447,448.83.

## TABLE NO. V.

This table presents the items of *expenditures*, which in the aggregate were \$49,502,604.04, or as shown in the last preceding table, \$21,419,729.77 less than the income received.

## FIGURES AND FACTS

Worthy of the consideration of all parties interested in life insurance can be found in Table No. VI, which is made up of items taken from the sworn statements of the companies there named, and shows that during the year 1875 the seventeen companies issued 73,256 new policies, representing \$167,755,133 insurance; and during that time the same companies terminated and marked off their books liabilities representing insurance as follows:

<i>Cause of Termination.</i>	<i>No. of policies.</i>	<i>Amount of insurance.</i>	<i>Per cent. of whole amt terminated</i>
By death.....	5,525	\$15,590,990	8.66
By expiry.....	6,648	5,504,584	3.05
By surrender.....	15,403	47,513,194	26.37
By lapse.....	32,000	78,449,804	43.54
By change and decrease and not taken.....	11,904	33,112,298	18.38
Total.....	71,480	\$180,179,870	100.00

The policies which terminated under the two heads, "surrendered" and "lapsed," in amount constitute but little less than seventy per cent. of the full amount terminated, and an amount equal to more than seventy-five per cent. of the whole new business procured during the year.

At the last of the year these companies had in numbers, 1776 more policies in force, and \$12,424,737 less insurance, than when the year commenced.

Life insurance companies will have less surrendered and lapsed policies, and the people will be better satisfied and at less expense, when more of those desiring insurance, instead of employing life insurance agents to do it for them, think, understand and act for themselves.





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# LIFE TABLES.

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TABLE NO. I.  
Business in Kansas in the year 1875, transacted by the Life Insurance Companies now authorized to do business in this State.

Name of Company.	In force at commencement of the year.		Written during the year.		Total.		Terminated during the year.		Total in force.		Losses incurred.		Losses paid.		Premiums received.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
Albia Life, Conn....	168	\$239,157 00	84	\$24,171 00	292	\$273,328 00	42	\$77,451	160	\$195,877 00	.....	\$12,768 00	.....	\$11,768 00	\$7,336 92
Alliance Life, Kas....	141	454,000 00	57	136,800 00	298	590,800 00	29	313,000	109	227,800 00	.....	N one.	.....	N one.	8,970 34
Conn. Mutual, Ct....	469	1,293,135 00	63	194,500 00	477	1,487,635 00	23	65,500	454	1,422,135 00	6	13,178 00	.....	N one.	56,323 50
Continental L. Co., N. Y....	59	70,301 50	6	2,500 00	59	81,801 50	.....	N one.	4	61,300 00	.....	N one.	.....	N one.	1,374 33
Covenant N. Y. Co....	3	11,600 00	2	1,000 00	4	13,000 00	18	.....	41	13,000 00	.....	N one.	.....	N one.	3,315 24
Germania, N. Y....	145	433,835 00	12	43,590 00	158	531,975 00	13	48,400	145	483,575 00	2	16,000 00	.....	N one.	8,000 00
Equitable, N. Y....	211	752,530 00	45	76,324 00	256	828,854 00	81	190,257	175	638,597 00	2	16,152 00	.....	N one.	13,000 85
Life Assoc. N. Y....	110	15,500 00	4	12,000 00	114	30,500 00	2	7,500	112	23,000 00	.....	N one.	.....	N one.	2,910 34
Mass. Assoc. N. Y....	339	831,135 00	51	94,145 00	331	925,280 00	22	45,500	333	879,780 00	.....	N one.	.....	N one.	22,222 22
Mutual Life, N. Y....	2,482	1,444,573 36	749	265,093 44	3,231	1,559,553 00	1,832	569,913	1,399	1,089,645 00	6	13,028 57	.....	N one.	45,851 60
New York L. Co., N. Y....	2,288	1,654,665 00	632	108,855 00	3,211	1,763,520 00	44	87,300	1,307	1,676,220 00	3	4,133 00	.....	N one.	21,000 00
Northwestern, Wis....	519	1,153,690 00	73	240,150 00	622	1,393,840 00	87	243,863	535	1,150,977 00	6	8,900 00	.....	N one.	45,946 81
Northwestern, N. Y....	32	61,665 00	18	238,510 00	18	238,510 00	.....	.....	105	197,495 00	2	2,000 00	.....	N one.	41,800 00
Protection, Ill....	22	22,000 00	2	9,000 00	24	24,000 00	2	2,000	22	22,000 00	.....	N one.	.....	N one.	25 00
Travelers, N. Y....	21	26,500 00	23	95,000 00	44	119,500 00	23	33,010	21	86,490 00	.....	N one.	.....	N one.	470 75
Washington L. N. Y....	91	142,765 00	10	5,500 00	101	151,265 00	15	18,000	86	133,265 00	.....	N one.	.....	N one.	3,992 30
Total.....	5,014	\$7,786,011 06	1,245	\$1,352,115 44	6,259	\$9,138,126 50	2,322	\$1,767,799	3,937	\$7,370,327 50	.....	\$79,159 57	.....	\$63,581 57	\$246,068 65

\* Estimated.

TABLE NO. II.

Summary analysis of the items comprising the admitted assets of the Life Insurance Companies authorized to transact business in this State at this date.

Name of Company.	Real estate.	Bonds and mortgages.	Stocks, bonds and other securities.	Loans on collateral.	Premium notes and loans.	Cash in office and bank.	Deferred and unpaid premiums.	All other assets.	Total admitted assets.	Unadmitted assets.
Etna Life Co.	\$149,587 45	\$7,964,673 06	\$7,494,332 84	\$239,639 51	\$4,217,607 30	\$996,363 31	\$220,850 28	\$659,331 33	\$21,842,495 08	\$195,025 43
Alliance Life, Kas.	123,563 94	6,000 00	6,000 00	608 20	11,257 46	7,313 35	21,518 39	72,068 41	222,231 39	31,011 72
Conn. Mutual Co.	1,833,990 13	26,595,232 40	4,911,333 00	241,333 23	6,700,567 00	1,077,573 57	48,379 45	1,981,900 51	48,416,878 49	86,836 67
Continental Life, Ct.	297,166 16	571,063 94	562,236 00	37,137 25	1,150,235 65	873,497 73	184,663 47	1,022,272 79	3,495,869 51	10,076 84
Covenant Mut. Co.	24,335 74	333,308 91	21,210 00	2,000 00	1,223,543 09	13,894 94	84,842 66	111,116 00	7,696,234 73	8,815 66
Germania, N. Y.	5,030,694 55	5,374,610 33	4,534,323 12	194,000 00	1,111,740 00	330,000 43	372,956 00	111,216 57	23,084,024 74	274,632 73
Equitable, N. Y.	17,083,871 88	17,083,871 88	84,173 24	84,173 24	27,110 35	683,639 31	718,225 00	132,535 97	23,084,024 74	274,632 73
Life Assn. Am. Mo.	407,091 00	3,331,735 54	267,433 16	60,191 23	71,932 59	185,062 53	185,062 53	185,062 53	3,023,191 39	1,317,796 77
Mass. Mutual Ins.	157,991 70	3,039,735 00	8,967,973 13	193,731 84	986,063 25	31,932 76	915,092 31	1,777,145 49	78,591,269 79	10,152 34
Mutual Life, N. Y.	8,579,655 41	60,074,159 91	8,967,973 13	8,967,973 13	11,141 52	8,800,000 00	73,727 83	36,154 69	30,596,124 90	60,504 49
Mutual Life, N. Y.	1,109,154 13	17,635,517 56	7,635,912 65	8,997 93	835,733 82	1,763,231 26	415,889 92	257,190 86	17,063,632 89	77,711 49
New York Life, N. Y.	498,010 87	10,681,469 53	371,775 00	.....	4,149,750 82	553,293 64	346,151 65	553,293 64	10,137,897 47	153,431 09
Northwestern Ins.	80,758 00	8,193,562 82	601,035 00	47,656 66	3,383,973 54	393,232 37	105,438 83	136,106 22	8,670,257 89	100,555 06
Prudential Life, Conn.	23,515 05	2,192,512 00	601,035 00	13,068 66	80,344 67	97,545 65	124,135 64	11,594 47	3,670,257 89	100,555 06
Providence Life, Ill.	87,638 21	2,004,877 50	1,257,245 00	.....	117,519 83	117,519 83	124,413 04	76,514 35	4,812,709 72	15,000 00
Travelers, Conn.	59,679 74	2,353,263 87	1,897,050 00	.....	11,932 13	265,897 19	180,749 81	44,136 98	.....	.....
Washington, N. Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.	\$14,067,234 72	\$162,691,533 17	\$39,126,321 97	\$1,090,366 80	\$22,989,081 75	\$10,844,715 24	\$4,069,038 06	\$5,322,430 08	\$260,191,712 29	\$2,299,564 01
ACCIDENT CO.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Rly. Pass. As., Conn.	.....	\$76,000 00	\$381,093 50	\$1,301 00	.....	\$17,509 42	.....	\$1,158 31	\$477,062 23	.....

TABLE NO. III.  
Showing items which compose the LIABILITIES of the Life Insurance Companies authorized at this date to transact business in this State.

Name of Company.	Losses and claims adjusted and unadjusted.	Losses and claims restated.	Unpaid dividends.	Reinsurance reserve.	All other claims.	Total liabilities, except capital stock.	Surplus as regards policyholders.	Capital stock.	Balance, as regards stockholders.	
									Surplus.	Deficiency.
Aetna Life, Conn.....	\$312,665 86	\$88,288 10	\$185,990 47	\$17,821,029 00	\$13,002 13	\$18,420,975 56	\$3,421,519 52	\$150,000 00	\$3,271,519 52	.....
Alliance Life, Kas.....	3,000 00	5,000 00	.....	72,212 00	160 00	80,872 00	141,859 39	100,000 00	41,859 39	.....
Connecticut Mutual, Conn.....	616,327 00	181,815 00	197,612 00	35,603,140 00	.....	36,598,894 00	6,817,984 49	.....	.....	.....
Continental Life, Conn.....	29,841 33	7,592 35	.....	2,961,313 00	.....	2,998,746 68	407,204 13	300,000 00	107,204 13	.....
Covenant Mutual, Mo.....	9,958 12	.....	3,108 72	627,844 00	.....	640,908 84	16,339 94	.....	.....	.....
Germania, N. Y.....	84,287 60	22,068 15	29,191 64	6,218,467 00	23,794 11	6,377,798 50	926,725 84	200,000 00	726,725 84	.....
Equitable, N. Y.....	432,242 00	29,000 00	75,748 00	23,865,650 00	75,000 00	24,475,640 00	4,109,259 97	100,000 00	4,009,259 97	.....
Life Assoc'n of America, Mo.....	117,400 00	.....	.....	2,483,116 06	5,601 94	2,603,623 00	586,188 43	.....	.....	.....
Massachusetts Mutual, Mass.....	107,400 00	43,200 00	24,562 93	5,291,554 00	30,179 78	5,466,706 93	9,511,795 16	100,000 00	.....	\$83,367 32
Mutual Life, N. Y.....	692,245 85	182,000 00	.....	68,216,949 00	800 00	69,079,474 63	66,642 68	.....	.....	.....
Missouri Valley, Kas.....	1,000 00	11,000 00	.....	512,012 00	.....	524,312 00	5,691,507 24	.....	.....	.....
New York Life, N. Y.....	364,063 66	83,700 00	.....	24,366,851 00	.....	24,814,614 66	3,410,869 28	.....	.....	.....
Northwestern, Wis.....	143,128 61	27,800 00	5,000 00	13,868,561 00	10,327 00	13,554,816 61	652,773 44	16,000 00	636,773 44	.....
Phoenix Life, Conn.....	193,580 00	52,000 00	.....	9,229,274 00	.....	9,475,124 00	153,675 50	200,000 00	714,612 44	46,324 50
Protection Life, Ill.....	46,937 50	9,600 00	.....	85,827 00	15,459 47	157,823 97	1,314,612 44	600,000 00	618,925 38	.....
Travelers, Conn.....	101,700 00	44,825 00	.....	2,204,120 45	5,000 00	2,355,645 45	.....	.....	.....	.....
Washington, N. Y.....	44,000 00	2,500 00	157 50	4,015,603 00	6,623 84	4,068,784 34	.....	125,000 00	.....	.....
Total.....	\$3,255,552 53	\$790,378 60	\$619,369 26	\$216,943,512 51	\$185,448 27	\$221,694,261 17	\$38,497,451 12	\$1,391,000 00	\$10,126,890 11	\$79,671 82
ACCIDENT CO.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Railway Passenger, Conn.....	\$12,000 00	\$14,000 00	.....	\$15,000 00	\$300 00	\$41,300 00	\$435,762 23	\$800,000 00	\$135,762 23	.....

TABLE NO. IV.

The items composing the INCOME of the Life Insurance Companies in the year 1873, which are now authorized to do business in this State.

Name of Company.	PREMIUMS.		Interest and dividends.	Rents.	From all other sources.	Total income.	Excess of income over expenditures.	Excess of expenditures over income.
	Cash.	Notes.						
Anna Life, Conn.....	\$3,496,848 48	\$523,295 81	\$1,423,580 13	.....	\$93,778 48	\$5,026,452 90	\$1,481,868 55	.....
Alliance Life, Kas.....	87,472 42	.....	7,265 09	.....	.....	95,459 03	38,228 99	.....
Connecticut Mutual, Conn.....	7,114,644 09	50,824 46	2,612,473 71	\$40,458 10	19,908 81	9,818,400 36	2,623,797 68	.....
Continental Life, Conn.....	596,028 89	136,318 18	153,826 01	7,415 00	.....	913,391 89	358,001 21	.....
Covenant Mutual, Mo.....	86,624 03	37,407 65	41,068 48	154 60	728 62	166,065 38	17,080 60	.....
Germania, N. Y.....	1,502,841 85	.....	408,563 21	590 00	953 91	1,912,978 97	679,888 40	.....
Equitable, N. Y.....	7,999,991 39	131,267 76	1,368,513 87	170,917 99	32,462 88	9,571,886 08	2,942,596 13	.....
Life Association of America, Mo.....	1,192,603 40	.....	1,267,266 59	10,809 47	5,440 41	1,512,783 43	.....	.....
Massachusetts Mutual, Mass.....	901,368 82	285,700 79	369,926 85	4,382 16	1,406 81	1,512,783 43	.....	.....
Mutual Life, N. Y.....	15,731,970 49	.....	4,580,308 69	48,796 00	39,893 47	20,400,969 10	6,257,612 11	.....
Missouri Valley, Kas.....	229,575 92	.....	26,295 14	6,328 04	.....	262,699 10	55,014 65	.....
New York Life, N. Y.....	6,011,227 13	753,194 06	1,725,761 56	60,251 18	84,645 60	7,882,833 92	3,022,073 61	.....
Northwestern, Wis.....	1,923,544 87	.....	1,308,645 57	8,697 47	59,410 76	4,053,492 75	1,579,424 11	.....
Phoenix Life, Conn.....	2,365,500 85	254,569 00	678,296 00	.....	.....	3,298,365 85	847,630 52	.....
Protection Life, Ill.....	706,157 85	80,344 67	10,926 40	1,383 33	2,075 44	900,867 69	117,138 38	.....
Travelers, Conn.....	1,125,349 71	.....	243,980 43	1,498 97	9,023 09	1,379,852 20	455,726 46	.....
Washington Life, N. Y.....	972,449 80	.....	267,561 90	.....	3,591 70	1,243,603 40	431,322 73	.....
Total.....	\$52,034,199 54	\$2,202,922 83	\$15,494,229 63	\$362,162 81	\$353,334 97	\$70,447,448 83	\$21,419,729 77	\$474,884 98
ACCIDENT COMPANY.	.....	.....	.....	.....	.....	.....	.....	.....
Railway Passenger, Conn.....	\$86,517 37	.....	\$33,974 22	.....	\$1,250 00	\$121,741 59	\$12,305 87	.....

TABLE NO. V.

The items composing the EXPENDITURES of the Life Insurance Companies in the year 1873 which are authorized to do business in this State.

Name of Company.	Losses and claims.		Lapsed, surrendered and purchased policies.		Dividends to policyholders.		Dividends to stockholders.	Commissions.	Salaries, medical fees, and other charges of employees.	All other expenditures.	Total expenditures.
	Cash.	Note.	Cash.	Note.	Dividends to policyholders.						
					Cash.	Note.					
Ætina Life, Ct.....	\$1,370,417 98	\$168,061 22	\$861,442 21	\$454,102 85	\$244,741 18	\$354,828 58	\$45,000 00	\$238,209 78	\$95,285 16	\$196,985 89	\$4,045,084 35
Alliance Life, Kas.....	1,000 00				27 38		6,000 00	17,494 48	16,945 25	17,767 93	59,235 04
Conn. Mutual, Ct.....	2,643,746 37	78,605 90	585,109 22	355,896 20	2,473,703 54	69,852 54		628,740 55	89,135 65	399,812 71	7,194,602 68
Continental Life, Ct.....	142,600 03	9,993 75	29,414 34	106,561 29	102,757 35	26,179 28	24,000 00	31,100 04	39,997 16	42,787 44	555,390 68
Cov. Mutual, Mo.....	68,761 46	4,965 01	7,811 06	20,496 39		519 05		6,111 79	80,226 42	11,132 70	149,924 78
Germania, N. Y.....	511,680 50	23,079 54	253,479 25		119,219 84		24,000 00	111,893 83	182,127 78	57,619 78	1,233,090 57
Equitable, N. Y.....	2,377,377 56		1,213,963 73		1,743,670 38		7,000 00	370,570 68	333,961 11	682,746 49	6,623,289 95
Life Ass'n Am., Mo.....	553,065 94	26,157 79	379,414 07	533,711 40	21,278 85	40,508 56		121,267 18	204,012 08	182,826 34	2,082,242 21
Mass. Mutual, Mass.....	395,784 19	21,085 35	48,496 52	81,014 91	101,767 68	128,119 74		73,487 99	104,051 54	43,986 84	997,902 71
Mutual Life, N. Y.....	4,416,742 71		4,713,594 06		3,639,663 67			492,357 38	387,197 62	619,010 20	14,143,456 54
Missouri Valley, Mo.....	42,596 03		56,089 65		32,621 46		11,887 01	9,732 39	80,594 41	20,283 60	207,684 56
New York Life, N. Y.....	1,620,281 81	29,158 17	1,073,165 25	38,576 76	1,244,057 40	125,897 55		283,458 55	287,328 51	168,886 29	4,960,760 29
Northwestern, Wis.....	642,519 48	59,767 57	270,361 55	277,354 20	214,841 17	539,547 38	6,000 00	191,725 18	166,804 83	111,048 28	2,474,068 64
Phoenix Life, Ct.....	832,608 76	53,584 63	23,843 41	382,766 29	563,000 79	78,721 67		193,607 34	146,853 98	167,748 46	2,450,768 88
Protection Life, Ill.....	513,964 00						8,449 13	37,524 91	38,894 68	84,896 53	683,725 31
Travelers, Ct.....	344,533 86		26,274 03				66,000 00	225,066 91	125,725 87	188,507 08	924,105 74
Washington, N. Y.....	351,677 98		92,260 89		166,141 47		10,476 73	58,401 79	69,645 95	64,676 48	812,280 67
Total.....	\$16,838,358 13	\$474,458 98	\$9,634,718 24	\$2,270,480 29	\$10,566,392 01	\$1,364,275 25	\$206,812 87	\$3,084,740 83	\$2,269,788 00	\$2,840,671 49	\$49,502,004 04
ACCIDENT CO.											
Rail'ry Pass'r, Ct.....	\$7,016 98						\$30,000 00	\$26,453 00	\$13,458 41	\$22,527 88	\$109,436 22



TABLE NO. VI.

The number and amount of policies issued and terminated during the year 1878, and the mode of termination.

Name of Company.	MODE OF TERMINATION.															
	TOTAL NO. OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.															
	Issued.		Terminated.		By death.		By expiry.		By surrender.		By lapse.		By change.		Not taken.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
Ætna Life, Conn.....	7,378	\$11,348,277	6,207	\$14,401,258	620	\$1,273,065	182	\$251,315	2,735	\$5,696,008	1,693	\$5,440,985	.....	.....	977	\$1,738,934
Alliance Life, Kas.....	430	1,595,800	329	1,464,000	2	4,000	.....	.....	.....	.....	261	1,212,000	.....	\$26,000	66	222,000
Conn. Mutual, Conn.....	5,970	15,796,454	5,077	16,086,245	903	7,710,871	49	149,245	1,878	5,584,691	1,779	6,142,899	.....	349,714	450	1,149,125
Continental Life, Conn.	1,767	2,624,990	1,514	3,782,001	114	154,998	5	14,500	236	295,206	874	1,873,600	.....	909,790	285	633,907
Covenant Mutual, Mo....	2,502	746,022	603	1,166,185	32	68,994	.....	.....	110	225,983	352	606,258	.....	100,950	109	166,000
Germania, N. Y.....	2,842	4,129,601	2,374	3,738,026	301	512,096	23	44,373	1,080	1,841,141	747	1,047,503	6	7,930	267	344,983
Life Ass'n of Am., Mo....	8,563	30,538,017	8,013	32,984,382	590	2,469,885	25	163,380	2,439	12,014,737	3,649	13,752,530	.....	.....	1,320	4,603,800
Life Ass'n of Am., Mo....	4,126	9,680,087	5,079	16,510,084	160	607,290	10	9,862	254	834,300	2,879	9,333,993	713	3,780,032	1,063	1,994,557
Mass. Mutual, Mass.....	1,632	5,229,927	1,429	3,965,597	159	468,200	530	1,266,400	173	470,275	352	1,113,630	.....	94,152	215	562,940
Mutual Life, N. Y.....	9,843	28,081,122	8,365	25,435,905	1,074	3,438,095	134	583,435	3,114	10,390,666	3,085	8,183,499	1	180,390	897	2,749,820
Missouri Valley, Kas.....	3,940	1,640,533	6,876	2,999,548	20	42,596	3,081	328,000	151	408,117	3,523	1,872,289	4	26,660	97	321,386
New York Life, N. Y.....	7,029	21,964,190	5,766	18,667,194	328	1,650,515	28	63,420	1,735	6,706,760	2,652	7,167,935	.....	566,669	823	2,511,896
Northwestern, Wis.....	6,378	13,607,730	5,353	11,784,586	353	742,483	44	163,754	920	1,549,326	3,353	7,124,191	5	496,477	678	1,708,305
Phoenix Life, Conn.....	5,103	7,801,713	8,240	16,765,632	370	894,993	17	23,000	143	296,361	4,857	9,551,966	1,497	3,777,100	1,356	2,246,212
Protection, Ill.....	3,176	4,304,082	2,687	2,578,750	118	113,875	2,435	2,435,000	.....	.....	.....	.....	.....	.....	34	29,876
Travelers, Conn.....	2,667	4,354,363	1,992	3,737,312	80	106,564	18	40,500	43	45,198	1,049	2,012,975	290	643,125	512	839,950
Washington Life, N. Y..	1,365	2,712,225	1,676	4,083,315	111	301,470	7	12,900	442	1,276,425	.....	2,013,900	.....	.....	239	478,620
Total.....	73,256	\$167,755,133	71,480	\$180,179,870	5,525	\$15,599,990	6,648	\$5,504,584	15,403	\$47,513,194	32,000	\$78,449,804	2,516	\$10,908,989	9,388	\$22,203,369

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**ABSTRACTS**  
COMPILED FROM  
THE ANNUAL STATEMENTS  
OF THE  
**LIFE INSURANCE COMPANIES**

LICENSED TO TRANSACT BUSINESS IN THIS STATE  
FOR THE YEAR ENDING ON THE LAST DAY OF FEBRUARY, 1877.  
Showing their Condition on the 31st day of December, 1875.

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# LIFE INSURANCE COMPANIES.

## ÆTNA LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated, 1820; commenced business, 1850. Admitted to Kansas, December 18, 1871.

T. O. ENDERS, *President*.

J. L. ENGLISH, *Secretary*.

### I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$150,000 00
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### II.—INCOME DURING YEAR 1875.

Cash received for premiums, without deductions for commissions or other expenses.....	\$2,688,772 03
Premium notes, loans, or liens taken in part payment for premiums....	528,295 81
Premiums paid by surrendered policies.....	844,092 17
<b>Total.....</b>	<b>\$4,066,160 01</b>
Deduct amount of premiums paid to other companies for reinsurance, on policies in this Company, less \$11,743.47 dividends thereon.....	47,015 72
<b>Total premium income.....</b>	<b>\$4,009,144 29</b>
Cash received for interest upon mortgage loans.....	747,348 99
Cash received for interest on bonds owned, and dividends on stock.....	441,990 82
Cash received for interest on premium notes, loans, or liens.....	219,046 74
Cash received for interest on other debts due the Company—exchange.....	15,148 58
Cash received as discount on claims paid in advance.....	1,247 66
Interest on collateral loans, \$30,682.44; on government bonds, \$19,665.00; on deposits, \$42,183.38.....	92,580 82
<b>Total income.....</b>	<b>\$5,526,452 90</b>
Amount of net or ledger assets, December 31st of previous year.....	19,590,719 21
<b>Total.....</b>	<b>\$25,117,172 11</b>

### III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$1,223,136 79
Premium notes, loans, or liens used in payment of the same.....	98,187 24
Cash paid for matured endowments and additions.....	179,223 91*
Premium notes, loans or liens used in payment of same.....	69,873 98
<b>Total.....</b>	<b>\$1,570,421 92</b>
Deduct amount received from other companies for losses or claims on policies of this Company reinsured.....	81,942 72
<b>Total amount actually paid for losses, and matured endowments.....</b>	<b>\$1,538,479 20</b>
Cash paid for surrendered policies.....	861,442 24
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	454,102 85
Cash dividends paid to policy-holders.....	244,741 18
Premium notes, loans, or liens used in payment of dividends to policyholders.....	354,828 58
(Total amount actually paid policyholders.....\$3,458,594.05.)	
Cash paid stockholders for interest or dividends, \$9,000.00; from the participating department.....	45,000 00
Cash paid for commissions to agents.....	288,209 78
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	9,202 06
Cash paid for medical examiners' fees.....	20,551 05
Cash paid for salaries, and other compensation of officers and other office employes.....	66,532 05
Cash paid for United States taxes and revenue stamps, \$183.13; State and local taxes in State where organized, \$82,632.54; taxes, licenses, fines, and fees in other States, \$32,271.71.....	115,042 88
Cash paid for rent.....	9,096 83
Cash paid for furniture and fixtures and safes for home and agency offices.....	803 64
Cash paid for advertising.....	3,705 02

\*\$16,964.68 paid for endowments maturing in 1876.

Cash paid for the following items, viz.: Incidentals, \$3,368.22; supplies, \$3,146.89; exchange, \$1,468.02; telegraphing, \$412.25; postage, \$12,128.14; printing, \$6,354.53; stationery, \$3,053.29; legal, \$2,460.48; profit and loss, \$1,255.67.....

\$38,647 49

Total disbursements.....

\$4,045,084 35

Balance.....

\$21,072,087 76

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$149,597 45
Loans on bond and mortgage (first liens) on real estate.....	7,964,673 06
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per schedule C.....	274,453 26
Premium notes, loans, or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	4,217,607 80
Cost value of bonds and stocks owned absolutely, as per schedule E.....	7,289,131 70
Cash in Company's office.....	24,454 05
Cash deposited in banks.....	961,929 26
Bills receivable.....	141,217 87
Agents' ledger balances.....	49,044 31

Total net or ledger assets less depreciation.....

\$21,072,087 76

## OTHER ASSETS.

Interest due, \$358,541.53, and accrued, \$42,873.41, on bonds and mortgages.....	401,414 94
Interest accrued on bonds and stocks.....	97,956 39
Market value of bonds and stocks over cost as per schedule E.....	206,201 14
Due from other companies for losses or claims on policies of this Company reinsured, Gross premiums due and unreported on policies in force Dec. 31, 1875.....	40,000 00
Gross deferred premiums on policies in force Dec. 31, 1875.....	\$133,804 45
	142,259 64

Total.....

\$276,064 09

Deduct 20 per cent. for loading on above gross amount.....

55,213 81

220,850 28

Total assets as per books of the Company.....

\$22,037,520 52

## ITEMS NOT ADMITTED.

Agents' balances.....	\$49,044 31
Bills receivable.....	141,217 87
Loans on collaterals in excess of 20 per cent. margin.....	4,763 75

Total.....

\$195,025 43

Total assets (less items not admitted).....

\$21,842,495 08

## SCHEDULE C.

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
50 shares Hartford Carpet Co. stock.....	\$5,000 00	\$11,900 00	
1,200 " Willimantic Linen Co. stock.....	30,000 00	84,000 00	\$62,148 59
76 " Aetna Fire Ins. Co. stock.....	7,600 00	15,404 00	
U. S. Government 5-20 bonds.....	4,500 00	5,270 62	
40 shares N. Y., N. H. & H. R. R. stock.....	4,000 00	5,760 00	10,000 00
85 " Union Salt Co. stock.....	42,500 00	42,500 00	25,000 00
Town of Keithsburg bonds.....	1,500 00	1,500 00	
Town of Dayton bonds.....	1,000 00	1,000 00	
Mt. Pulaski bonds.....	1,000 00	1,000 00	2,680 00
Assignment of mortgage.....	1,000 00	1,000 00	
100 shares C. & N. W. R. R., preferred stock.....	10,000 00	5,650 00	
100 " C. & N. W. R. R., preferred stock.....	10,000 00	5,650 00	
100 " L. S. & M. S. R. R., preferred stock.....	10,000 00	6,050 00	
100 " C. & N. W. R. R., preferred stock.....	10,000 00	5,650 00	26,000 00
100 " Mil. & St. Paul R. R., preferred stock.....	10,000 00	6,700 00	
24 " State Bank of Hartford stock.....	2,400 00	3,000 00	
125 " U. S. Trust Co. stock.....	12,500 00	12,500 00	
100 " Willimantic Linen Co. stock.....	2,500 00	7,000 00	
13 " U. S. Trust Co. stock.....	1,300 00	1,300 00	17,800 00
100 " Hartford Coal & Salt Co. stock.....	2,500 00	2,500 00	
100 " Aetna Fire Ins. Co. stock.....	10,000 00	20,400 00	
49 " Aetna Fire Ins. Co. stock.....	4,000 00	8,160 00	25,000 00
26 " Hartford Carpet Co. stock.....	2,600 00	6,188 00	
50 " U. S. Trust Co. stock.....	5,000 00	5,000 00	4,000 00
100 " Willimantic Linen Co. stock.....	2,500 00	7,000 00	4,000 00
5 " N. Y., N. H. & H. R. R. Co. stock.....	500 00	720 00	350 00
8 " American Screw Co., Providence, stock.....	800 00	4,000 00	
24 " Agawam Canal Co. stock.....	1,200 00	600 00	4,066 97
50 " Cleveland & Pittsburgh R. R. stock.....	2,500 00	2,225 00	1,200 00
168 " Aetna Fire Ins. Co. stock.....	16,000 00	34,272 00	1,068 75
500 " Kellogg & Bulkeley Co. stock.....	12,500 00	9,000 00	
150 " U. S. Trust Co. stock.....	15,000 00	15,000 00	23,267 31
6 " Metropolitan Bank, of N. Y., stock.....	600 00	774 00	
7 " N. Y., N. H. & H. R. R. stock.....	700 00	1,008 00	2,000 00
7 " Nat'l Bank of the Republic, N. Y., stock.....	700 00	728 00	

	Par value.	Market value.	Loaned.
Assignment of mortgage.....	\$1,300 00	\$1,300 00	\$600 00
200 shares Willimantic Linen Co. stock.....	5,000 00	14,000 00	20,300 00
400 " Willimantic Linen Co. stock.....	10,000 00	28,000 00	
520 " Wheeler & Wilson Mfg. Co. stock.....	13,000 00	65,000 00	40,000 00
5 " Etna Fire Ins. Co. stock.....	500 00	1,020 00	
Assignment of mortgage.....	4,000 00	4,000 00	4,500 00
Total.....	\$278,500 00	\$453,829 62	\$274,453 26

SCHEDULE E.

ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	Actual cost.	Par value.	Market value
<i>Bank Stocks.</i>			
235 shares Conn. River Banking Co.....	\$17,545 00	\$11,750 00	\$14,100 00
100 " Metropolitan Bank, N. Y.....	13,437 50	10,000 00	12,900 00
918 " Phoenix Nat. Bank, Hartford.....	124,285 50	91,800 00	146,880 00
400 " Mercantile Nat. Bank, Hartford.....	42,885 25	40,000 00	50,000 00
560 " City Nat. Bank, Hartford.....	60,900 75	56,000 00	60,480 00
750 " Hartford Nat. Bank, Hartford.....	107,720 25	75,000 00	120,000 00
739 " First Nat. Bank, Hartford.....	92,060 66	78,900 00	103,460 00
1552 " National Exchange Bank, Hartford.....	93,729 80	77,600 00	100,880 00
1608 " American Nat. Bank, Hartford.....	93,576 87	80,400 00	117,384 00
807 " Farmers' and Mechanics' Bank, Hart'fd..	102,451 25	80,700 00	105,717 00
200 " Suffolk Nat. Bank, Suffolk.....	21,800 00	20,000 00	24,400 00
250 " New Britain Nat. Bank, New Britain.....	28,450 00	25,000 00	31,250 00
836 " Charter Oak Nat. Bank, Hartford.....	97,572 25	83,600 00	111,188 00
700 " Etna Nat. Bank, Hartford.....	79,969 46	70,000 00	91,000 00
200 " Hartford Trust Co., Hartford.....	20,825 00	20,000 00	21,600 00
50 " United States Trust Co., Hartford.....	5,262 50	5,000 00	5,000 00
200 " Rockville Nat. Bank, Rockville.....	20,000 00	20,000 00	20,800 00
40 " Dominion Bank, Canada.....	2,100 00	2,000 00	2,360 00
100 " Security Company.....	10,000 00	10,000 00	10,000 00
	\$1,034,572 04		\$1,149,399 00

*United States Government Bonds.*

United States Government Bonds.....	\$500 00	\$500 00	\$576 25
United States Registered 5-20, 1868.....	151,850 00	140,000 00	166,600 00
United States Registered 5-20, 1867.....	194,500 63	100,000 00	119,000 00
United States Coupon Bonds, 1865.....		82,250 00	96,335 31
United States 6s, of 1881.....	10,000 00	10,000 00	12,000 00
	\$356,850 63		\$394,511 56

*Railroad and other Stocks and Bonds.*

368 shares Connecticut River R. R. Stock.....	\$39,372 25	\$36,800 00	\$47,840 00
63 " Etna Fire Insurance Co. Stock.....	17,136 68	6,300 00	12,352 00
955 " N. Y., N. H. & Hartford R. R. Stock.....	140,051 75	95,500 00	137,520 00
Indianapolis and Cincinnati R. R. Bonds.....	47,380 00	50,000 00	46,000 00
Columbus and Indianapolis Railroad Bonds.....	45,000 00	50,000 00	35,000 00
Cincinnati and Indiana Railroad Bonds.....	20,675 00	24,000 00	20,400 00
Cleveland, Paine and Ashtabula Railroad Bonds.....	25,671 25	26,000 00	26,000 00
Dayton and Michigan Railroad Bonds.....	13,950 00	15,500 00	13,950 00
Little Miami Railroad Bonds.....	890 00	1,000 00	960 00
New York Central Railroad Bonds.....	3,810 00	4,000 00	4,080 00
Union Pacific Railroad Bonds.....	30,690 00	30,000 00	31,500 00
Harlem and Port Chester Railroad Bonds.....	99,500 00	100,000 00	105,000 00
N. Y. Central and Hudson River R. R. Bonds.....	100,000 00	100,000 00	120,000 00
Keokuk and Des Moines Valley R. R. Bonds.....	21,054 00	21,054 00	15,675 00
Indiana Central Railroad Bonds.....	9,225 00	9,000 00	9,000 00
Cleveland and Pittsburgh Railroad Bonds.....	747 50	1,000 00	1,000 00
Southern Minnesota Railroad Bonds.....	22,110 00	22,000 00	12,400 00
Southern Minnesota Railroad Bonds.....	35,000 00	50,000 00	10,000 00
	\$672,263 43		\$649,177 00

*State, County, City and Town Bonds.*

City of Terre Haute.....	\$61,400 00	\$67,000 00	\$67,000 00
City of Richmond.....	20,500 00	25,000 00	25,000 00
City of Richmond, 8 per cent.....	30,000 00	30,000 00	30,000 00
Edgar County.....	53,600 00	67,000 00	53,600 00
Paris Township.....	12,000 00	15,000 00	12,000 00
Mobile City.....	120,000 00	150,000 00	120,000 00
Georgetown Township.....	30,000 00	30,000 00	30,000 00
Newman Township.....	11,700 00	12,000 00	11,700 00
Camargo Township.....	14,625 00	15,000 00	14,625 00
Garrett Township.....	12,675 00	13,000 00	12,675 00
Elwood Township.....	32,000 00	32,000 00	32,000 00
Hartford Town 10-30.....	21,000 00	21,000 00	22,050 00
Warren County.....	930 00	1,000 00	930 00
Hartford City (non-taxable).....	68,950 00	69,000 00	72,450 00
Hartford Town ".....	10,975 00	11,000 00	11,550 00
Hartford Capitol ".....	87,740 00	88,000 00	92,400 00
Hartford Funded Debt.....	211,620 00	222,000 00	228,440 00
Cleveland City.....	237,230 00	238,000 00	250,350 00
Louisville City.....	89,750 00	100,000 00	100,000 00
Marion County Court House.....	99,500 00	100,000 00	108,000 00
Atlantic Dock.....	23,750 00	25,000 00	26,250 00

<i>State, County, City and Town Bonds.</i>	<i>Actual cost.</i>	<i>Par value.</i>	<i>Market value.</i>
Munroe County.....	\$35,000 00	\$40,000 00	\$35,000 00
Papineau Township.....	6,000 00	6,000 00	6,000 00
Macon County.....	46,475 00	52,000 00	46,475 00
South Carolina.....	26,545 00	50,000 00	17,500 00
Ford County.....	58,000 00	58,000 00	58,000 00
Brooklyn Township.....	46,750 00	49,000 00	46,750 00
Adams County.....	37,937 00	50,000 00	41,000 00
Kansas City (Mo.).....	90,500 00	100,000 00	92,500 00
Mt. Pulaski.....	30,000 00	30,000 00	30,000 00
Town of Grant.....	20,453 22	20,556 00	20,453 22
Penn Township.....	18,525 00	19,000 00	18,525 00
Town of Moline.....	19,750 00	25,000 00	19,750 00
New Britain City.....	130,689 00	130,000 00	130,689 00
Christian County.....	18,800 00	20,000 00	18,800 00
Cook County.....	22,750 00	25,000 00	26,250 00
Sangamon County.....	23,500 00	25,000 00	25,000 00
Sangamon County, 10 per cent.....	15,750 00	15,000 00	15,750 00
Virginia State.....	20,986 00	37,986 00	14,484 48
Chicago Water Loan.....	50,000 00	50,000 00	52,000 00
Springfield, Ill.....	56,995 00	57,000 00	57,000 00
Springfield, Ill., 8 per cent.....	42,240 00	44,000 00	44,000 00
Springfield, Ill., Water.....	37,970 00	40,000 00	40,000 00
Tennessee State.....	31,801 00	34,000 00	13,500 00
Edgewood Town.....	8,850 00	10,000 00	8,850 00
West Hartford Town.....	15,000 00	15,000 00	15,000 00
Town of Rock Island.....	41,125 00	47,000 00	41,125 00
Elizabeth City Funded Debt.....	124,572 50	125,000 00	123,480 00
Elizabeth City Street Improvement.....	40,007 50	44,000 00	43,120 00
City of Grand Rapids.....	34,581 83	39,000 00	34,581 83
Town of Lennox.....	8,400 00	10,000 00	8,400 00
Green County.....	18,200 00	20,000 00	18,200 00
Hartford Town.....	28,710 00	29,000 00	29,000 00
Peoria City.....	100,200 00	106,000 00	100,200 00
Danbury Town.....	18,050 00	19,000 00	18,050 00
Town of Astoria.....	4,500 00	5,000 00	4,500 00
Ottawa City.....	15,000 00	15,000 00	15,000 00
Kankakee County.....	24,687 50	25,000 00	24,687 50
Woodland Town.....	4,500 00	5,000 00	4,500 00
Toledo City.....	7,400 00	8,000 00	8,000 00
Town of Browning.....	4,500 00	5,000 00	4,500 00
Beardstown City.....	2,980 00	5,000 00	3,500 00
Bushnell Town.....	21,875 00	25,000 00	21,875 00
Peoria City 10-per-cent.....	16,000 00	16,000 00	16,000 00
Macoupin County.....	43,400 00	45,000 00	12,900 00
Mississippi State Warrants.....	8,786 05	10,000 00	8,786 05
Virginia Town.....	4,500 00	4,500 00	4,500 00
Ricks Township.....	6,980 00	8,000 00	6,980 00
Sangamon County.....	46,000 00	50,000 00	50,000 00
White County.....	10,860 00	12,000 00	10,860 00
Gallatin County.....	10,400 00	13,000 00	10,400 00
Arcola Town.....	24,375 00	25,000 00	24,375 00
Moultrie County.....	45,240 00	52,000 00	45,240 00
Randolph County.....	50,830 00	58,500 00	50,830 00
Town of Mattoon.....	20,250 00	27,000 00	20,250 00
Winchester Town.....	9,600 00	10,000 00	9,600 00
Urbana Township.....	7,680 00	8,000 00	7,680 00
City of New Boston.....	9,750 00	13,000 00	9,750 00
Town of Middleport.....	14,700 00	15,000 00	14,700 00
Town of Belmont.....	14,700 00	15,000 00	14,700 00
Town of Galva.....	14,700 00	15,000 00	14,700 00
Millford Township.....	20,204 80	20,617 15	20,204 80
Kelthaburg Town.....	23,000 00	25,000 00	23,000 00
DeWitt Township.....	9,950 00	10,000 00	9,950 00
DeWitt County.....	29,850 00	30,000 00	29,850 00
Town of Ross.....	28,802 70	29,324 82	28,802 70
Aurora Town.....	13,860 00	14,000 00	13,860 00
Town of Evans.....	2,895 00	3,000 00	2,895 00
Wabash County.....	26,100 00	30,000 00	26,100 00
Cleveland City Funded Debt.....	52,380 00	52,000 00	54,600 00
Jersey City, N. J.....	122,900 00	130,000 00	123,900 00
Newark City, N. J.....	172,015 00	174,000 00	182,700 00
Buffalo City Water.....	99,750 00	100,000 00	104,000 00
Morgan County.....	27,475 00	28,000 00	27,475 00
Des Moines City.....	40,000 00	40,000 00	40,000 00
Evansville City.....	28,185 00	28,000 00	28,200 00
City of Fort Wayne, Ind.....	40,305 00	51,000 00	40,305 00
Indianapolis City.....	369,970 00	380,000 00	379,300 00
City of Quincy.....	37,564 00	50,000 00	37,564 00
Milwaukee Water.....	97,500 00	100,000 00	100,000 00
Cincinnati City.....	104,000 00	100,000 00	101,000 00
Hudson City.....	49,843 75	50,000 00	51,500 00
N. Y. Consolidated Stock.....	104,000 00	100,000 00	108,000 00
Hartford City.....	4,151 75	4,000 00	4,000 00
Hartford County.....	115,000 00	115,000 00	115,000 00
Morgan & Ogle County.....	5,000 00	5,000 00	5,000 00

<i>State, County, City and Town Bonds.</i>	<i>Actual cost.</i>	<i>Par value.</i>	<i>Market value.</i>
Logansport.....	\$61,200 00	\$76,500 00	\$61,200 00
City of St. Paul.....	52,850 00	60,000 00	52,850 00
Iroquois County.....	55,221 50	55,000 00	55,221 50
Town of East Windsor.....	29,700 00	30,000 00	29,700 00
Ramsey County.....	32,000 00	32,000 00	32,000 00
Marion County.....	200,250 00	200,000 00	200,250 00
Kansas State.....	99,750 00	100,000 00	100,000 00
Randolph County.....	500 00	500 00	500 00
Brooklyn Township.....	1,000 00	1,000 00	1,000 00
Town of Hartford.....	60,000 00	60,000 00	60,000 00
	<u>\$5,225,445 60</u>		<u>\$5,301,245 28</u>
Grand total.....	<u>\$7,289,181 70</u>		<u>\$7,494,832 84</u>

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875, computed according to the American experience table of mortality, with 4½ per cent. interest.....	\$18,089,056 00	
Deduct net value of risks of this Company reinsured in other solvent companies .....	268,027 00	
Net reinsurance reserve.....		\$17,821,029 00
Claims for death losses due and unpaid.....	\$44,130 86	
Claims for matured endowments due and unpaid.....	8,741 00	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	264,794 00	
Claims for death losses and other policy claims resisted by the Company,	88,288 10	
Total policy claims.....		400,953 96
Amount of all unpaid dividends of surplus, or other description of profits due policyholders.....		185,990 47
Amount of any other liability of the Company, viz.: Bills unpaid.....		813 76
All other liabilities.....		12,188 87
Liabilities on policyholders' account.....		\$18,420,975 56
Gross surplus on policyholders' account.....		3,421,519 52
Total liabilities.....		<u>\$21,842,495 08</u>

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31st of previous year.....	\$4,664,483 45	
Premium notes, loans or liens received during the year.....	587,888 84	
Total .....		\$5,252,372 29
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims,	\$161,240 53	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	454,102 85	
Amount of notes, loans or liens used in payment of dividends to policyholders .....	354,828 58	
Amount of notes, loans or liens redeemed by maker in cash.....	14,088 08	
Total reduction of premium note account.....		984,259 99
Balance, note assets at end of the year.....		<u>\$4,217,607 80</u>

## VII.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	33,730	\$65,299,437 50
Endowment policies.....	19,928	24,164,979 50
Joint-life policies.....	78	180,700 00
Short-term policies.....	1,836	4,861,875 00

*New policies issued during the year.*

Whole-life policies.....	4,432	6,871,334 00
Endowment policies.....	1,887	1,796,273 00
Short-term policies.....	1,012	2,518,930 00

*Old policies revived and increased during the year.*

Whole-life policies.....	35	123,552 00
Endowment policies.....	9	26,188 00
Short-term policies.....	3	7,000 00

Total number and amount.....	62,950	\$105,855,269 00
Deduct total policies ceased to be in force.....	6,207	14,401,258 00
Total number and amount of policies in force at the end of the year.....	<u>56,743</u>	<u>\$91,454,011 00</u>



*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	34,495	\$62,877,363 50
Endowment policies.....	19,852	22,390,846 50
Joint-life policies.....	59	186,200 00
Short-term policies.....	2,836	6,049,601 00
Total number and amount of policies in force at the end of the year.....	56,743	\$91,454,011 00

*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death.....	620	\$1,273,065 00
By expiry.....	5	22,000 00
By surrender.....	2,735	5,696,008 00
By lapses.....	1,693	5,440,936 19
By maturity.....	177	229,314 81
Not taken.....	977	1,739,984 00
Totals.....	6,207	\$14,401,258 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force Dec. 31st of previous year.....	168	\$239,157 00
Number and amount of policies issued during the year.....	34	84,171 00
Total.....	202	\$273,328 00
Deduct number and amount which have ceased to be in force during the year...	42	27,451 00
Total number and amount of policies in force in Kansas Dec. 31, 1875....	160	\$195,877 00
Amount of losses and claims unpaid Dec. 31st of previous year.....		\$1,000 00
Amount of losses and claims incurred during the year.....		12,768 00
Total.....		\$13,768 00
Amount of losses and claims on policies in Kansas paid during the year.....		11,768 00
Amount of premiums collected or secured in Kansas during the year: Cash, \$4,511.56; notes or credits, \$2,825.36; total.....		7,336 92

## ALLIANCE MUTUAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES—LEAVENWORTH, KANSAS.

Incorporated, May 27, 1873. Authorized to do business in Kansas, August 26, 1873.

H. D. MACKAY, *President.*J. N. PATTON, *Secretary.*

## I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$100,000 00
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## II.—INCOME DURING YEAR 1875.

Total premium income (all cash).....	\$87,472 42
Cash received for interest upon mortgage loans.....	7,265 09
Cash received for profits on bonds, stocks, or gold actually sold.....	556 62
Cash received for fees.....	164 90
Total income.....	\$95,459 03
Amount of net or ledger assets, December 31st of previous year.....	136,138 01
Total.....	\$231,597 04

## III.—DISBURSEMENTS DURING YEAR 1875.

Total amount actually paid for losses and matured endowments.....	\$1,000 00
Cash dividends paid to policyholders.....	27 38
Total paid policyholders.....	\$1,027 38
Cash paid stockholders for interest or dividends.....	6,000 00
Cash paid for commissions to agents.....	17,494 48
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	4,368 49
Cash paid for medical examiners' fees.....	2,156 36
Cash paid for salaries, and other compensation of officers and other office employes.....	10,420 40
Cash paid for State and local taxes in State where organized, and taxes, licenses, fines, and fees in other States.....	1,330 19
Cash paid for rent, less \$900 received under sub-lease.....	900 00
Cash paid for commuting commissions.....	5,200 00
Cash advanced to officers and agents to be repaid out of future salaries or commissions..	4,142 49
Cash paid for advertising.....	2,230 45
Cash paid for the following items, viz.: Traveling expenses of officers.....	661 67
Printing, legal counsel, office supplies and stationery.....	3,303 13
Total disbursements.....	\$59,235 04
Balance.....	\$172,362 00

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Loans on bond and mortgage (first liens) on real estate.....	\$123,963 94	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	608 20	
Premium notes, loans, or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	11,257 46	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	4,145 00	
Cash in Company's office, and in hands of Company's treasurer.....	2,421 73	
Cash deposited in banks.....	4,891 65	
Agents' ledger balances.....	21,574 02	
Judgment on foreclosure of mortgage, limit for appeal expired.....	3,500 00	
Total net or ledger assets, less depreciation.....		\$172,362 00

## OTHER ASSETS.

Interest due, \$149.49, and accrued, \$6,579.70, on bonds and mortgages.....	6,729 19	
Interest due, \$72.98, and accrued, \$14.92, on collateral loans.....	87 90	
Market value of bonds and stocks over cost, as per Schedule E.....	1,855 00	
Due from other companies for losses or claims on policies of this Company reinsured.....	2,000 00	
Gross premiums due and unreported on policies in force Dec. 31, 1875.....	\$8,864 16	
Gross deferred premiums on policies in force Dec. 31, 1875.....	18,409 45	
Total.....	\$27,273 61	
Deduct 20 per cent. for loading on above gross amount.....	5,454 72	
Net amount of uncollected and deferred premiums.....		21,818 89
Furniture, fixtures and safes, \$1,059.57; commuted commissions, \$5,200; agency supplies, \$1,000.....	7,259 57	
Notes for interest secured by real-estate mortgages, bearing interest at 10 and 12 per ct., Judgment against St. Louis Life Ins.-Co.....	88,952 48	
	2,178 13	
Total assets as per the books of the Company.....		\$253,243 11

## ITEMS NOT ADMITTED.

Judgments, \$2,178.13; furniture, fixtures and safes, \$1,059.57.....	\$3,237 70	
Commuted commissions.....	5,200 00	
Agents' balances.....	21,574 02	
Supplies, printed matter and stationery.....	1,000 00	
Total.....		31,011 72
Total assets (less items not admitted).....		\$222,231 39

## SCHEDULE C.

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
Full-paid policy No. 10,425 in Life Association of America, dated Sept. 29, 1870.....	\$1,202 00	\$750 00	\$608 20
Total.....	\$1,202 00	\$750 00	\$608 20

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Actual cost.	Par value.	Market value.
School bonds District No. 3, Washington county, Kansas.....	\$545 00	\$600 00	\$600 00
First-mortgage bonds of the Leavenworth, Atchison and Northwestern Railroad.....	3,600 00	6,000 00	5,400 00
Total.....	\$4,145 00	\$6,600 00	\$6,000 00

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st of December, 1875, computed according to the American experience table of mortality, with $4\frac{1}{2}$ per cent. interest.....	\$72,212 00	
Claims for death losses due and unpaid.....	\$2,000 00*	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	1,000 00	
Claims for death losses, and other policy claims, resisted by the Company.....	5,000 00	
Total policy claims.....		8,000 00
Amount due on account of salaries, rents and office expenses.....		160 00
Liabilities on policyholders' account.....		80,372 00
Gross surplus on policyholders' account.....		141,859 39
Total liabilities.....		\$222,231 39

\* Since paid.

## VI.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	366	\$1,700,500 00
Endowment policies .....	48	172,500 00
All other policies.....	94	363,000 00

*New policies issued during the year.*

Whole-life policies.....	309	1,203,800 00
Endowment policies .....	33	125,500 00
All other policies .....	87	263,500 00

*Old policies revived during the year.*

Whole-life policies.....	1	1,000 00
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*Old policies increased in amount during the year.*

Whole-life policies.....		2,000 00
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Total number and amount.....	938	\$3,831,800 00
Deduct total policies ceased to be in force.....	329	1,464,000 00
Total number and amount of policies in force at the end of the year.....	609	\$2,367,800 00

*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	470	\$2,044,800 00
Endowment policies.....	69	221,500 00
All other policies.....	80	102,000 00

Total number and amount of policies in force at the end of the year.....	609	\$2,367,800 00
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*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death .....	2	\$4,000 00
By lapse .....	261	1,212,000 00
By change and decrease.....	69	26,000 00
Not taken .....	66	222,000 00

Total .....	329	\$1,464,000 00
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## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force Dec. 31 of previous year.....	141	\$454,000 00
Number and amount of policies issued during the year.....	67	156,800 00
Total .....	208	\$610,800 00
Deduct number and amount which have ceased to be in force during the year...	99	313,000 00
Total number and amount of policies in force in Kansas Dec. 31, 1875...	109	\$297,800 00
Amount of losses and claims unpaid Dec. 31 of previous year.....	None.	
Amount of losses and claims incurred during the year.....	None.	
Amount of premiums collected or secured during the year.....	\$3,670 34	

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY—HARTFORD, CT.

Incorporated, June 15, 1846. Admitted to Kansas, October 11, 1871.

JAMES GOODWIN, *President.*JACOB L. GREENE, *Secretary.*

## I.—CAPITAL STOCK.

Amount of capital stock, none, being a purely mutual company.

## II.—INCOME DURING THE YEAR 1875.

Cash received for premiums, without deduction for commissions or other expenses.....	\$6,734,419 76
Premium notes, loans or liens taken in part payment for premiums.....	50,824 46
Premiums paid by surrendered policies.....	380,224 33
Total premium income.....	\$7,165,468 55
Cash received for interest upon mortgage loans.....	1,766,794 53
Cash received for interest on bonds owned, and dividends on stock.....	289,401 25
Cash received for interest on premium notes, loans or liens.....	523,996 10
Cash received for interest on other debts due the Company.....	23,231 82
Cash received for rents for use of Company's property.....	40,458 10
Total income.....	\$9,818,400 36
Amount of net or ledger assets, December 31st, of previous year.....	33,833,267 85
Total.....	\$43,651,668 21

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$2,509,255 84
Premium notes, loans or liens used in payment of the same.....	68,851 11
Cash paid for matured endowments and additions.....	184,491 08
Premium notes, loans or liens used in payment of same.....	9,754 79
Total amount actually paid for losses and matured endowments.....	\$2,722,352 27
Cash paid for surrendered policies.....	204,884 89
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	355,896 20
Cash surrender values, applied in payment of premiums.....	390,224 83
Cash dividends paid to policyholders, applied in payment of premiums.....	2,478,708 54
Premium notes, loans or liens used in payment of dividends to policyholders.....	69,862 54
(Total paid policyholders, \$6,206,818.77.)	
Cash paid for commissions to agents.....	528,740 55
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	4,610 54
Cash paid for medical examiners' fees.....	19,760 00
Cash paid for salaries and other compensation of officers and office employes.....	74,765 11
Cash paid for State and local taxes in State where organized, \$193,401.10; taxes, licenses, fines, and fees in other States, \$52,905.78.....	246,306 88
Cash paid for the following items, viz.: Printing, stationery, postage, expressage, exchange, profit and loss, and miscellaneous expenses.....	118,505 88
Total disbursements.....	\$7,194,602 68
Balance.....	\$41,462,065 58

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate, exclusive of all incumbrances.....	\$1,853,590 13
Loans on bond and mortgage (first liens) on real estate.....	26,936,282 40
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per schedule C.....	241,353 28
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	6,780,567 50
Cost value of bonds and stocks owned absolutely, as per schedule E.....	4,538,636 80
Cash in Company's office.....	6,684 78
Cash deposited in banks.....	1,070,893 79
Bills receivable.....	4,876 40
Agents' ledger balances.....	79,180 15
Total net or ledger assets.....	\$41,462,065 58

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	1,308,827 28
Interest due and accrued on premium notes, loans or liens.....	813,732 79
Rents due and accrued on Company's property, or lease.....	2,510 91
Market value of bonds and stocks over cost, as per schedule E.....	372,698 20
Gross premiums due and unreported on policies in force Dec. 31, 1875.....	\$9,075 42
Gross deferred premium on policies in force Dec. 31, 1875.....	51,398 89
Total.....	\$60,474 31
Deduct 20 per cent. for loading on above gross amount.....	12,094 86
Net amount of uncollected and deferred premiums.....	48,379 45
Total assets as per the books of the Company.....	\$43,502,714 16

## ITEMS NOT ADMITTED.

Bills receivable.....	\$4,876 40
Agents' ledger balances.....	79,180 15
Loans on collaterals in excess of 20 per cent. margin.....	1,779 12
	85,835 67
Total assets (less items not admitted).....	\$43,416,878 49

SCHEDULE C.  
LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
Mortgage bond on property in Hartford, Conn.....	\$10,000 00	\$20,000 00	
2 United States bonds, 6's of '81.....	2,000 00	2,440 00	\$8,500 00
2 United States bonds, 5-20's.....	2,000 00	2,390 00	
8 Quincy City bonds.....	8,000 00	8,000 00	
Ithaca and Athens Railroad bonds.....	5,900 00	5,723 00	12,000 00
1 United States bond, 5-20.....	500 00	597 00	
26 shares First National Bank stock, Hartford.....	2,600 00	3,653 60	20,000 00
200 shares First National Bank stock, Hartford.....	20,000 00	28,100 00	
75 shares Lake Shore & Michigan Southern R. R.....	7,500 00	4,500 00	
31 shares Lake Shore & Michigan Southern R. R. scrip.....	3,100 00	1,860 00	10,000 00
43 shares Hartford & New Haven R. R. stock.....	4,800 00	6,960 00	
100 shares Aetna Fire Ins. Co. stock.....	10,000 00	21,000 00	10,000 00
40 shares Aetna Fire Ins. Co. stock.....	4,000 00	8,406 00	4,000 00

	Par value.	Market value.	Loaned.
5 shares National Trust Co., N. Y.....	\$500 00	\$500 00	
20 shares Chicago & Northwestern R. R. stock.....	2,000 00	1,200 00	
28 shares Pennsylvania Central R. R. stock.....	2,150 00	1,600 00	
13 shares Michigan Central R. R. stock.....	1,300 00	1,001 00	5,000 00
10 shares First National Bank stock, Hartford.....	1,000 00	1,450 00	
1 Meriden Town bond.....	1,000 00	1,000 00	
16 shares Chicago & Alton R. R. stock.....	1,600 00	1,552 00	
129 shares National Exchange Bank stock, Hartford.....	6,450 00	8,285 00	5,300 00
100 bonds City of Mobile, Ala., 8 per cent. gold.....	100,000 00	100,000 00	100,000 00
50 bonds Mobile & N. W. R. R., 8 per cent. gold.....	50,000 00	50,000 00	
14 bonds Rockville R. R.....	14,000 00	14,000 00	12,000 00
1 United States bond, 6's of '81.....	500 00	610 00	
2 St. Louis, Mo., bonds.....	2,000 00	2,000 00	
Ohio Canal stock.....	5,000 00	5,500 00	9,803 28
50 shares Little Miami R. R. stock.....	2,500 00	2,000 00	
Pettis County, Mo., bonds.....	4,000 00	4,000 00	2,250 00
8 Kansas Pacific R. R. bonds.....	3,000 00	3,000 00	2,500 00
50 shares Third Nat'l Bank stock, Cincinnati.....	5,000 00	8,750 00	
50 shares First Nat'l Bank stock, Cincinnati.....	5,000 00	7,500 00	10,000 00
14 shares Connecticut River R. R. stock.....	1,400 00	1,876 00	
40 shares Hartford & New Haven R. R. Co.....	4,000 00	5,800 00	1,000 00
14 shares Hartford & New Haven R. R. Co.....	1,400 00	2,030 00	1,500 00
250 shares Mercantile Nat'l Bank stock, Toledo, Ohio.....	25,000 00	27,500 00	20,000 00
1 Mortgage Bond, property in Chicago, Ill.....	1,000 00	2,500 00	1,000 00
1 Mortgage Bond, property in Louisville, Ill.....	5,000 00	10,000 00	3,000 00
4 shares Hartford National Bank stock.....	400 00	648 00	
1 Mortgage Bond, Le Grand Martin.....	1,200 00	2,400 00	2,500 00
1 Mortgage Bond, Daniel F. Cadmus.....	1,000 00	2,000 00	
1 United States bond, 5-20.....	1,000 00	1,119 00	1,000 00
<b>Total.....</b>	<b>\$328,800 00</b>	<b>\$383,444 00</b>	<b>\$241,353 28</b>

## SCHEDULE E.

## STOCKS AND BONDS OWNED BY THE COMPANY.

	Actual cost.	Par value.	Market value.
United States bonds, 6's of '81.....	\$896,465 41	\$400,000 00	\$1,317,250 00
United States bonds, 6's of '81.....	788,748 39	700,000 00	
United States bonds, currency 6's.....	495,625 00	500,000 00	613,750 00
Bonds of the State of Connecticut.....	600,000 00	600,000 00	660,000 00
Bonds of the State of Tennessee.....	19,900 00	26,000 00	10,400 00
Bonds of the city of Toledo, Ohio.....	19,000 00	20,000 00	19,000 00
Bonds of the city of Terre Haute, Ind.....	25,085 00	29,000 00	25,085 00
Bonds of the city of Fort Wayne, Ind.....	75,000 00	100,000 00	75,000 00
Bonds of the city of Jackson, Mich.....	99,000 00	110,000 00	99,000 00
Bonds of the city of Evansville, Ind.....	37,510 00	50,000 00	42,500 00
Bonds of the city of Evansville, Ind. (water).....	255,000 00	300,000 00	255,000 00
Bonds of the city of Louisville, Ky. (sewer).....	182,500 00	200,000 00	182,500 00
Bonds of the city of Louisville, Ky. (change of gauge).....	92,500 00	100,000 00	92,500 00
Bonds of the city of Quincy, Ill.....	187,500 00	250,000 00	187,500 00
Bonds of the city of Quincy, Ill. (debt funding).....	13,600 00	16,000 00	13,600 00
Bonds of the city of Milwaukee, Wis.....	150,000 00	150,000 00	150,000 00
Bonds of the city of Milwaukee, Wis. (water).....	475,000 00	500,000 00	475,000 00
Bonds of the city of Kansas City, Mo.....	135,000 00	150,000 00	135,000 00
Bonds of the city of St. Louis Chamber of Commerce.....	435,000 00	435,000 00	435,000 00
130 shares First National Bank, Hartford.....	13,000 00	13,000 00	18,265 00
100 shares City National Bank, Hartford.....	10,725 00	10,000 00	11,050 00
25 shares Etna National Bank, Hartford.....	2,500 00	2,500 00	3,325 00
15 shares Phoenix National Bank, Hartford.....	1,650 00	1,500 00	2,480 00
10 shares Charter Oak National Bank, Hartford.....	1,035 00	1,000 00	1,350 00
10 shares State National Bank, Hartford.....	1,275 00	1,600 00	1,250 00
200 shares Fourth National Bank, New York.....	20,000 00	20,000 00	18,400 00
300 shares Conn. Trust & Safe Deposit Co., Hartford.....	30,000 00	30,000 00	30,000 00
210 shares Hartford & New Haven R. R. Co.....	21,000 00	21,000 00	30,450 00
50 shares Connecticut River R. R. Co.....	5,000 00	5,000 00	6,700 00
<b>Total.....</b>	<b>\$4,588,636 80</b>	<b>\$4,741,000 00</b>	<b>\$4,911,335 00</b>

## V.—LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$616,327 00	
Claims for death losses and other policy claims in process of investigation or resisted.....	181,815 00	
<b>Total.....</b>		<b>\$798,142 00</b>
Net present value of all outstanding policies in force on the 31st day of December, 1875, computed according to the Actuaries' combined experience table of mortality, with 4½ per cent. interest.....		35,603,140 00
Unpaid dividends of surplus, or other description of profits due policyholders.....		197,612 00
Liabilities on policyholders' account.....		\$36,598,894 00
Gross surplus on policyholders' account.....		6,817,984 49
<b>Total.....</b>		<b>\$43,416,878 49</b>

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$7,189,793 86	
Premium notes, loans or liens received during the year.....	50,824 46	
Total.....		\$7,240,618 32
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims.....	\$78,605 90	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	355,895 20	
Amount of notes, loans or liens used in payment of dividends to policyholders.....	69,852 54	
Amount of notes, loans or liens redeemed by maker in cash.....	5,696 18	
Total reduction of premium note account.....		\$510,050 82
Balance, note assets at end of the year.....		\$6,730,567 50

## VII.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	55,537	\$162,581,986 00
Endowment policies.....	8,759	20,604,094 00
All other policies.....	1,023	2,199,553 00

*New policies issued during the year.*

Whole-life policies.....	4,601	12,371,914 00
Endowment policies.....	631	1,073,884 00
All other policies.....	20	6,618 00

*Old policies revived during the year.*

Whole-life policies.....	545	1,936,235 00
Endowment policies.....	145	352,708 00
All other policies.....	15	36,100 00

Total number and amount.....	71,286	\$201,186,087 00
Deduct total policies ceased to be in force.....	5,077	16,086,245 00

Total number and amount of policies in force at the end of the year.....	66,209	\$185,076,842 00
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*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	56,574	\$163,340,210 00
Endowment policies.....	8,674	19,756,817 00
All other policies.....	961	1,979,815 00

Total number and amount of policies in force at the end of the year.....	66,209	\$185,076,842 00
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*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death.....	993	\$2,710,871 00
By surrender.....	1,878	5,584,691 00
By lapse.....	1,797	6,142,599 00
By change and decrease.....	.....	349,714 00
Not taken.....	450	1,149,125 00
Total.....	5,077	\$16,086,245 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force December 31st of previous year.....	409	\$1,293,155 00
Number and amount of policies issued during the year.....	68	1,194,500 00
Total.....	477	\$1,487,655 00
Deduct number and amount which have ceased to be in force during the year...	23	65,500 00
Total number and amount of policies in force December 31st, 1875.....	454	\$1,422,155 00
Amount of losses and claims unpaid December 31st of previous year.....	.....	None.
Amount of losses and claims incurred during the year.....	6	18,178 00
Amount of losses and claims paid during the year.....	.....	None.
Amount of premiums on policies issued and paid for, and renewed in Kansas during 1875.....	.....	56,328 00

## CONTINENTAL LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated July, 1862. Admitted to Kansas, October 2, 1875.

JAMES S. PARSONS, *President*.ROBERT E. BRECHER, *Secretary*.

## I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$300,000 00
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## II.—INCOME DURING YEAR 1875.

Cash received for premiums, without deductions for commissions or other expenses.....	\$530,599 86
Premium notes, loans or liens taken in part payment for premiums.....	136,318 18
Premiums paid by dividends, including reconverted additions, \$14,288.93; by surrendered policies, \$4,532.56.....	18,821 49
Total.....	\$735,739 53
Deduct amount of premiums paid to other companies for reinsurance, on policies in this Company.....	3,392 46
Total premium income.....	\$732,347 07
Cash received for interest upon mortgage loans, and on bonds owned, and dividends on stock.....	100,689 12
Cash received for interest on premium notes, loans, or liens.....	53,136 89
Cash received as discount on claims paid in advance.....	603 42
Cash received for rents for use of Company's property.....	7,415 00
Cash received for profits on bonds, stocks, or gold actually sold.....	19,200 39
Total income.....	\$913,391 89
Amount of net or ledger assets, December 31st of previous year.....	2,737,472 84
Total.....	\$3,650,864 73

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$128,700 08
Premium notes, loans or liens used in payment of the same.....	9,993 75
Cash paid for matured endowments and additions.....	13,900 00
Total amount actually paid for losses, and matured endowments.....	\$152,593 78
Cash paid for surrendered policies.....	24,881 78
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	106,561 29
Cash surrender value, including reconverted additions applied in payment of premiums, \$14,288.93.....	4,532 56
Cash dividends paid to policyholders, \$88,468.42; same applied in payment of premiums, \$14,288.93.....	102,757 35
Premium notes, loans or liens used in payment of dividends to policyholders.....	26,179 28
(Total paid policyholders, \$417,506.04.)	
Cash paid stockholders for interest or dividends.....	24,000 00
Cash paid for commissions to agents.....	31,100 04
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	15,426 28
Cash paid for medical examiners' fees.....	3,430 50
Cash paid for salaries, and other compensation of officers and other office employes.....	21,140 38
Cash paid for taxes and fees.....	17,047 53
Cash paid for rent.....	3,175 00
Cash paid for furniture and fixtures and safes for home and agency offices.....	10,614 19
Cash paid for advertising.....	1,656 35
Cash paid for the following items, viz.: Exchange, \$157.42; stationery and printing, \$3,564.42.....	3,721 84
Legal expenses, \$1,949.79; charges, \$1,980.41; postage, \$2,641.83.....	6,572 08
Total disbursements.....	\$555,390 68
Balance.....	\$3,095,474 05

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$207,166 16
Loans on bond and mortgage (first liens) on real estate.....	757,003 04
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per schedule C.....	37,353 92
Loans made in cash to policyholders on this company's policies assigned as collateral.....	535 00
Premium notes, loans, or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	1,180,295 33
Cost value of bonds and stocks owned absolutely, as per schedule E.....	529,752 33
Cash in company's office.....	80,297 11
Cash deposited in banks.....	298,160 67
Office furniture and safes in home office.....	9,910 17

Total net or ledger assets, less depreciation.....	\$3,095,640 72
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## OTHER ASSETS.

Interest due, \$3,550.00, and accrued, \$23,465.70, on bonds and mortgages.....	\$27,015 70
Interest due, \$5,000.00, and accrued, \$6,961.62, on bonds and stocks.....	11,961 62
Interest accrued on collateral loans.....	2,909 75
Interest due and accrued on premium notes, loans or liens.....	59,850 72
Market value of bonds and stocks over cost, as per schedule E.....	22,483 67
Gross premiums due and unreported on policies in force Dec. 31, 1875....	\$189,867 22
Gross deferred premiums on policies in force Dec. 31, 1875.....	55,839 61
<b>Total</b> .....	<b>\$245,206 88</b>
Deduct 20 per cent. for loading on above gross amount.....	49,041 36
<b>Net amount of uncollected and deferred premiums</b> .....	<b>196,165 47</b>
<b>Total assets as per the books of the Company</b> .....	<b>\$3,416,027 65</b>

## ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	9,910 17
Collaterals in excess of 20 per cent. margin.....	166 67
<b>Total</b> .....	<b>\$10,076 84</b>
<b>Total assets (less items not admitted)</b> .....	<b>\$3,405,950 81</b>

## SCHEDULE C.

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned
30 shares Orient Fire Ins. Co. stock.....	\$3,000 00	\$3,750 00	\$1,500 00
50 " Phoenix Fire Ins. Co. stock.....	5,000 00	10,000 00	634 00
100 " Boiler Fire Ins. Co. stock.....	2,500 00	4,000 00	8,050 00
156 " Adams Nickel Plating Co. stock.....	3,900 00	3,900 00	3,300 00
25 " Phoenix National Bank stock.....	500 00	500 00	
4 " Aetna Ins. Co. stock.....	400 00	800 00	400 00
120 " Adams Nickel Plating Co. stock.....	3,000 00	3,000 00	1,500 00
100 " First National Bank, Kansas City, stock....	10,000 00	10,000 00	5,000 00
10 per cent. mortgage coupon bonds.....	2,000 00	2,000 00	1,500 00
280 shares Adams Nickel Plating Co. stock.....	7,000 00	7,000 00	2,500 00
Mortgage note assigned company.....	4,666 00	4,666 00	3,500 00
10 shares National Bank of Commerce stock.....	1,000 00	1,000 00	1,000 00
Mortgage notes, C. P. Luse, assigned to company.....	10,600 00	10,600 00	8,000 00
Ind. and Cin. R. R. bonds.....	1,000 00	950 00	219 92
86 shares Union Manufacturing Co. stock.....	3,600 00	3,600 00	2,500 00
25 " Security Ins. Co. stock.....	2,500 00	2,500 00	2,000 00
10 " Orient Ins. Co. stock.....	1,000 00	1,250 00	750 00
<b>Total</b> .....	<b>\$61,666 00</b>	<b>\$69,516 00</b>	<b>\$37,353 92</b>

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Actual cost.	Par value.	Market value.
United States 5-20 registered bonds.....	\$246,015 00	\$215,000 00	\$250,905 00
Hartford City bonds.....	11,410 00	11,500 00	11,845 00
Middletown water bonds.....	6,772 50	7,400 00	7,252 00
Macoupin County bonds.....	10,000 00	10,000 00	5,000 00
Leavenworth County bonds.....	8,000 00	10,000 00	8,500 00
Indianapolis City bonds.....	7,950 00	10,000 00	9,500 00
Quincy City bonds.....	7,400 00	10,000 00	9,000 00
Jefferson County bonds.....	8,500 00	10,000 00	9,000 00
Terre Haute City bonds.....	8,750 00	10,000 00	9,200 00
Fort Wayne City bonds.....	7,575 00	10,000 00	9,000 00
Ind. and Cin. R. R. bonds.....	8,725 00	10,000 00	9,000 00
Mid., Unionville and W. Gap R. R. bonds.....	7,000 00	14,000 00	11,200 00
Utica Cement Co. mortgage bonds.....	20,000 00	20,000 00	20,000 00
38 shares N. Y., N. H. & Hartford R. R. Co. stock.....	5,920 21	3,800 00	5,700 00
100 " Charter Oak National Bank stock.....	12,658 50	10,000 00	14,000 00
400 " American National Bank stock.....	24,980 50	20,000 00	30,000 00
100 " Hartford National Bank stock.....	14,698 62	10,000 00	16,100 00
128 " Phoenix National Bank stock.....	19,333 25	12,800 00	20,736 00
405 " Farmers and Mechanics Nat. B'k stock.....	59,365 00	40,500 00	54,575 00
200 " Exchange National Bank stock.....	12,184 75	10,000 00	12,500 00
64 " First National Bank stock.....	9,366 00	6,400 00	9,152 00
75 " Conn. Trust Co. stock.....	7,750 00	7,500 00	7,425 00
94 " Aetna National Bank stock.....	11,448 00	9,400 00	12,596 00
<b>Total</b> .....	<b>\$529,752 33</b>	<b>\$478,300 00</b>	<b>\$552,236 00</b>



## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875, computed according to the American experience table of mortality, with 4½ per cent. interest.....	\$2,966,008 00	
Deduct net value of risks of this Company insured in other solvent companies.....	4,695 00	
Net reinsurance reserve.....		\$2,961,313 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$29,841 33	
Claims for death losses and other policy claims resisted by the Company,	7,592 35	
Total policy claims.....		37,433 68
Liabilities on policyholders' account.....		2,998,746 68
Gross surplus on policyholders' account.....		407,204 13
Total liabilities.....		\$3,405,950 81

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31st of previous year.....	\$1,189,904 97	
Premium notes, loans or liens received during the year.....	136,318 18	
Total.....		\$1,326,223 15
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims,	\$9,993 75	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	106,561 29	
Amount of notes, loans or liens used in payment of dividends to policyholders.....	26,179 28	
Amount of notes, loans or liens redeemed by maker in cash.....	3,193 10	
Total reduction of premium note account.....		145,927 50
Balance, note assets at end of the year.....		\$1,180,295 65

## VII.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	7,155	\$12,255,938 00
Endowment policies.....	3,575	3,743,720 60
All other policies.....	90	333,500 00

*New policies issued during the year.*

Whole-life policies.....	895	1,780,028 00
Endowment policies.....	170	273,085 00
All other policies.....	114	234,000 00

*Old policies revived during the year.*

Whole-life policies.....	360	208,176 60
Endowment policies.....	228	129,700 00

Total number and amount.....	12,587	\$18,957,148 20
Deduct total policies ceased to be in force.....	1,514	3,782,001 10

Total number and amount of policies in force at the end of the year.....	11,073	\$15,175,147 10
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*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	7,252	\$11,137,687 10
Endowment policies.....	3,652	3,568,261 00
All other policies.....	169	469,200 00

Total number and amount of policies in force at the end of the year.....	11,073	\$15,175,147 10
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*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death.....	114	\$154,997 60
By expiry.....	5	14,500 00
By surrender.....	236	295,205 90
By lapse.....	874	1,873,600 00
By change and decrease.....		909,790 30
Not taken.....	285	533,907 30

Total.....	1,514	\$3,782,001 10
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Policies reinsured.....	\$87,000 00	
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## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Policies in force December 31st of previous year.....		None.
Policies issued during the year.....	4	\$9,500 00
Total number and amount of policies in force in Kansas Dec. 31st, 1875,	4	\$9,500 00
Losses and claims incurred during the year.....		None.
Losses and claims paid during the year.....		None.
Premiums collected or secured in Kansas during the year, in cash.....		\$474 33

## COVENANT MUTUAL LIFE—ST. LOUIS, MO.

Incorporated, February 24, 1853. Admitted to Kansas, August 16, 1871.

E. WILKERSON, *President.*ALFRED CARR, *Secretary.*

## I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....	Mutual
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## II.—INCOME DURING YEAR 1875.

Cash received for premiums without deductions or other expenses.....	\$86,712 29
Premium notes, loans, or liens taken in part payment for premiums.....	37,407 65
Premiums paid by surrendered policies.....	1,173 88
Total.....	\$125,293 82
Deduct amount of premiums paid to other companies for reinsurance, on policies in this company.....	1,261 64
Total premium income.....	\$124,031 63
Cash received for interest on mortgage loans.....	23,547 53
Cash received for interest on bonds owned, and dividends on stock.....	2,400 00
Cash received for interest on premium notes, loans or liens.....	11,521 83
Cash received for interest on other debts due the company.....	1,619 12
Cash received for rents for use of company's property.....	154 60
Cash received for profits on bonds, stocks or gold actually sold.....	728 82
Cash refunded for taxes overpaid.....	52 00
Total income.....	\$166,055 38
Amount of net or ledger assets, December 31st, of previous year.....	584,122 17
Total.....	\$750,177 55

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$68,761 46
Premiums, notes, loans or liens used in payment of the same.....	4,965 01
Total amount actually paid for losses, and matured endowments.....	\$73,726 47
Cash paid for surrendered policies.....	7,811 06
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	20,496 39
Cash surrender values, including reconverted additions applied in payments of premiums.....	1,173 88
Premium notes, loans or liens used in payment of dividends to policyholders.....	519 95
(Total paid policyholders, \$103,727.25.)	
Cash paid for commissions to agents.....	5,111 79
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	16,171 52
Cash paid for medical examiners' fees.....	1,985 00
Cash paid for salaries, and other compensation of officers and other office employees.....	12,069 90
Cash paid for State and local taxes in States where organized, \$1,010.92; taxes, licenses, fines, and fees in other States, \$299.88.....	1,310 80
Cash paid for rent.....	1,624 00
Cash paid for furniture and fixtures and safes for home and agency offices.....	854 30
Cash paid for advertising.....	2,492 21
Cash paid for the following items, viz: Stationery, agents' supplies, attorneys' fees, postage, express, exchange, and all other expenses.....	3,678 01
Total disbursements.....	\$149,024 78
Balance.....	\$601,152 77

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cash value of real estate exclusive of all incumbrances.....	\$8,635 67	
Loans on bond and mortgage (first liens) on real estate.....	303,508 31	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per schedule C.....	8,000 00	
Loans made in cash to policyholders on this company's policies assigned as collateral.....	10,250 85	
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	228,543 09	
Cost value of bonds and stocks owned absolutely, as per schedule E.....	20,812 47	
Cash in company's office and deposited in banks.....	19,934 34	
Agents' ledger balances.....	815 16	
Suit on bond for recovery of loss on real estate, Hannibal, Mo.....	6,152 88	
Total net or ledger assets, less depreciation.....		\$601,152 77

## OTHER ASSETS.

Interest due, \$2,546.20, and accrued, \$8,463.79, on bonds and mortgages.....	11,009 99	
Interest due, \$872.73, and accrued, \$320.28, on collateral loans.....	1,193 01	
Interest due, \$7,002.06, and accrued, \$1,360.14, on premiums notes, loans or liens.....	8,362 14	
Rents accrued on company's property, or lease.....	300 00	
Market value of real estate over cost.....	5,709 33	
Market value of bonds and stocks over cost, as per schedule E.....	397 53	
Gross premiums due and unreported on policies in force Dec. 31, 1875.....	\$22,743 39	
Gross deferred premiums on policies in force Dec. 31, 1875.....	20,809 17	
Total.....	\$43,552 56	
Deduct 20 per cent. for loading on above gross amount.....	8,710 51	
Net amount of uncollected and deferred premiums.....		\$34,842 05
Furniture, fixtures, and safes, 50 per cent. of cost.....		2,097 62
Total assets as per the books of the company.....		\$685,064 44

## ITEMS NOT ADMITTED.

Furniture, fixtures, and safes.....	\$2,097 62	
Suit on bond for recovery of loss on real estate.....	6,152 88	
Agents' balances.....	315 16	
Loans on collaterals in excess of 20 per cent. margin.....	250 00	
Total.....		\$8,815 66
Total assets (less items not admitted).....		\$656,248 78

## SCHEDULE C.

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
3 shares St. Louis Gas Light Co.'s stock.....	\$3,000 00	\$3,300 00	\$3,000 00
Total.....	\$3,000 00	\$3,300 00	\$3,000 00

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	Actual cost.	Par value.	Market value.
21 Missouri State bonds.....	\$20,812 47	\$21,000 00	\$21,210 00
Total.....	\$20,812 47	\$21,000 00	\$21,210 00

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875, computed according to the American expe- rience table of mortality, with $4\frac{1}{4}$ per cent. interest.....	\$629,361 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	1,517 00	
Net reinsurance reserve.....		\$627,844 00
Total policy claims.....		9,958 12
Amount of all unpaid dividends of surplus, or other description of profits due policy- holders.....		3,106 72
Liabilities on policyholders' account.....		\$640,908 84
Gross surplus on policyholders' account.....		15,339 94
Total liabilities.....		\$656,248 78

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31st of previous year.....	\$228,241 81	
Premium notes, loans or liens received during the year.....	37,407 65	
Total.....		\$265,649 46.
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims,	\$4,965 01	
Amount of notes, loans or liens used in purchase of surrendered		
policies, and voided by lapse.....	20,496 39	
Amount of notes, loans or liens used in payment of dividends to		
policyholders.....	519 95	
Amount of notes, loans or liens redeemed by maker in cash.....	11,125 02	
Total reduction of premium note account.....		37,106 37
Balance, note assets at end of the year.....		\$228,543 09

## VII.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	1,635	\$3,306,784 00
Endowment policies.....	326	523,860 00
All other policies.....		375 00
Reversionary additions.....		7,286 00

*New policies issued during the year.*

Whole-life policies.....	459	708,847 00
Endowment policies.....	43	37,175 00

*Old policies revived during the year.*

Whole-life policies.....	10	20,000 00
Endowment policies.....	1	5,000 00

*Old policies increased during the year.*

Whole-life policies.....		3,600 00
Endowment policies.....		1,700 00

Total number and amount.....	2,474	\$4,614,627 00
Deduct total policies ceased to be in force.....	603	1,166,185 00
Total number and amount of policies in force at the end of the year.....	1,871	\$3,448,442 00

*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	1,576	\$2,982,973 00
Endowment policies.....	295	458,765 00
All other policies.....		270 00
Reversionary additions.....		6,434 00
Total number and amount of policies in force at the end of the year.....	1,871	\$3,448,442 00

*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death.....	32	\$68,994 00
By surrender.....	110	223,983 00
By lapse.....	352	606,258 00
By change and decrease.....		100,950 00
Not taken.....	109	166,000 00
Total.....	603	\$1,166,185 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Policies in force December 31st of previous year.....	53	\$75,301 50
Policies issued during the year.....	6	9,500 00
Total.....	59	\$84,801 50
Deduct number and amount which have ceased to be in force during the year,	18	23,500 00
Total number and amount of policies in force in Kansas Dec. 31st, 1875,	41	\$61,301 50
Losses and claims unpaid Dec. 31st of previous year.....		None.
Losses and claims incurred during the year.....		None.
Amount of premiums collected or secured in Kansas during the year, in cash...		\$1,315 24

## EQUITABLE LIFE ASSURANCE SOCIETY OF THE U. S.—N. Y. CITY.

Incorporated, July 25, 1859. Admitted to Kansas, July 19, 1875.

HENRY B. HYDE, *President.*SAMUEL BORROW, *Secretary.*

## I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$100,000 00
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## II.—INCOME DURING YEAR 1875.

Cash received for premiums, without deductions for commissions or other expenses.....	\$7,974,414 61
Cash received for annuities.....	27,111 91
Total.....	\$8,001,526 52
Deduct amount paid to other companies for reinsurance on policies in this Company.....	1,535 13
Total premium income.....	\$7,999,991 39
Cash received for interest upon mortgage loans.....	1,132,446 66
Cash received for interest on bonds owned, and dividends on stock.....	207,844 55
Cash received for interest on other debts due the Company.....	28,222 56
Cash received for rents for use of Company's property.....	170,917 99
Cash received for profits on bonds, stocks, or gold actually sold.....	32,462 83
Total income.....	\$9,571,886 08
Amount of net or ledger assets December 31st of previous year.....	24,735,034 74
Total.....	\$34,306,920 82

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$2,308,831 98
Cash paid for matured endowments and additions.....	47,880 00
Total amount actually paid for losses and matured endowments.....	\$2,356,211 98
Cash paid to annuitants.....	21,165 58
Cash paid for surrendered policies.....	1,213,963 73
Cash dividends paid to policyholders.....	1,743,670 38
(Total paid policyholders, \$5,335,011.67.)	
Cash paid stockholders for interest or dividends.....	7,000 00
Cash paid for commissions to agents.....	370,570 68
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	17,564 00
Cash paid for medical examiners' fees.....	49,024 74
Cash paid for salaries and other compensation of officers and other office employees.....	267,372 37
Cash paid for State and local taxes in State where organized, \$36,816.42; taxes, licenses, fines, and fees in other States, \$19,605.53.....	56,421 95
Cash paid for rents at agencies.....	47,749 66
Cash paid for commuting commissions.....	16,237 66
Cash paid for advertising.....	77,425 70
Cash paid for the following items, viz.: Miscellaneous.....	384,911 52
Total disbursements.....	\$6,629,289 95
Balance.....	\$27,677,630 87

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$5,030,484 55
Loans on bond and mortgage (first liens) on real estate.....	17,085,951 88
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per schedule C.....	54,320 00
Cost value of bonds and stocks owned absolutely, as per schedule E.....	4,363,742 96
Cash in Company's office, and deposited in banks and other depositories, drawing interest.....	868,639 51
Agents' ledger balances.....	237,409 79
Committed commissions.....	37,082 18
Total net or ledger assets, less depreciation.....	\$27,677,630 87

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$194,801 17
Interest due and accrued on bonds and stocks.....	2,938 47
Interest due and accrued on collateral loans.....	12,878 49
Rents due and accrued on Company's property, or lease.....	41,063 58
Market value of bonds and stocks over cost, as per schedule E.....	201,085 23
Gross premiums due and unreported on policies in force Dec. 31, 1875....	\$185,209 00
Gross deferred premiums on policies in force Dec. 31, 1875.....	712,576 00
Total.....	\$897,785 00
Deduct 20 per cent. for loading on above gross amount.....	179,557 00
Net amount of uncollected and deferred premiums.....	718,228 00
Premium on gold on hand.....	11,612 89
Total assets as per the books of the Company.....	\$28,859,582 70

## ITEMS NOT ADMITTED.

Commuted commissions.....	37,082 18
Agents' balances.....	227,409 79
Loans on collaterals in excess of 20 per cent. margin.....	140 76
Total.....	274,632 78
Total assets (less items not admitted).....	\$28,584,899 97

## SCHEDULE C.

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
United States 6's of '81.....	\$12,000 00	\$14,430 00	\$10,000 00
Brooklyn City stock.....	8,000 00	8,800 00	7,000 00
Washington Square, Staten Island, bond.....	250 00	225 00	220 00
United States 5-20 bond.....	2,000 00	2,340 00	3,000 00
United States 6's of '81 bond.....	1,000 00	1,202 50	
United States 10-40 bond.....	200 00	236 00	400 00
United States 5-20 bond.....	200 00	234 00	
Brooklyn City stock.....	25,000 00	28,000 00	31,700 00
Queens County, N. Y., bonds.....	14,000 00	14,000 00	
United States 5-20 bonds.....	1,000 00	1,170 00	1,000 00
United States 5-20 bonds.....	1,000 00	1,170 00	1,000 00
Total.....	\$64,650 00	\$69,807 50	\$54,320 00

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Actual cost.	Par value.	Market value.
United States 6's of 1881.....	\$473,013 88	\$410,000 00	\$493,025 00
United States 5-20's.....	1,800,859 57	1,179,500 00	1,897,278 75
New York State stock.....	193,041 92	190,000 00	197,600 00
New York City stock.....	1,038,928 75	1,017,500 00	1,059,565 00
Brooklyn City stock.....	137,045 00	136,000 00	149,600 00
Virginia 6's.....	18,050 00	37,988 00	19,689 41
Sharon Town bonds, New York.....	66,000 00	66,000 00	68,810 00
Yonkers Town bonds, New York.....	16,523 00	16,500 00	17,063 75
South Carolina 6's.....	16,250 00	23,750 00	15,237 50
Little Valley Town bonds, New York.....	7,000 00	7,000 00	7,449 17
Mercantile Trust Co. stock.....	1,101,530 84	1,101,000 00	1,138,004 61
Stock of Valley Nat. Bank, St. Louis, Mo., taken for debt,	2,000 00	2,000 00	2,000 00
Total.....	\$4,363,742 96	\$4,192,236 00	\$4,564,828 19

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875, computed according to the American experience table of mortality, with 4½ per cent. interest.....	\$23,865,650 00
Claims for death losses due and unpaid.....	\$69,500 00
Claims for matured endowments due and unpaid.....	1,112 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	361,630 00
Claims for death losses and other policy claims, resisted by the Company.....	29,000 00
Total policy claims.....	461,242 00
Amount of all unpaid dividends of surplus, or other description of profits due policyholders.....	73,748 00
Amount of any other liability of the Company, viz.: Under three-months' clause.....	75,900 00
Liabilities on policyholders' account.....	\$24,475,640 00

Gross surplus on policyholders' account.....	\$4,109,259 97
Total liabilities.....	\$28,584,899 97
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$1,000,000 00

## VI.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	40,011	\$151,065,092 00
Endowment policies.....	7,781	24,996,573 00
All other policies.....	338	952,935 00
Reversionary additions.....		4,015,401 00

*New policies issued during the year.*

Whole-life policies.....	7,078	22,545,116 00
Endowment policies.....	559	1,461,148 00
All other policies.....	82	894,750 00

*Old policies revived during the year.*

Whole-life policies.....	734	8,435,100 00
Endowment policies.....	126	451,000 00
All other policies.....	4	21,000 00
Reversionary additions.....		115,000 00

*Additions by dividends during the year.*

Reversionary additions .....		2,114,903 00
Total number and amount.....	56,713	\$211,567,018 00
Deduct total policies ceased to be in force.....	8,013	32,934,332 00
Total number and amount of policies in force at the end of the year.....	48,700	\$178,632,686 00

*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	40,966	\$150,339,807 00
Endowment policies.....	7,399	23,030,853 00
All other policies.....	335	1,055,255 00
Reversionary additions.....		4,186,771 00
Total number and amount of policies in force at the end of the year.....	48,700	\$178,632,686 00

*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death .....	580	\$2,459,885 00
By expiry .....	10	52,000 00
By surrender.....	2,439	12,014,737 00
By lapse.....	3,649	13,752,530 00
By maturity.....	15	51,380 00
Not taken.....	1,820	4,603,800 00
Total.....	8,013	\$32,934,332 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force Dec. 31, of previous year.....	146	\$488,395 00
Number and amount of policies issued during the year.....	12	43,580 00
Total .....	158	\$531,975 00
Deduct number and amount which have ceased to be in force during the year...	13	48,400 00
Total number and amount of policies in force in Kansas, Dec. 31, 1875....	145	\$483,575 00
Amount of losses and claims unpaid Dec. 31, of previous year .....		None.
Amount of losses and claims incurred during the year.....	2	\$4,000 00
Total .....	2	\$4,000 00
Amount of premiums collected and secured during the year (estimated).....		\$8,000 00

## GERMANIA LIFE INSURANCE COMPANY—NEW YORK.

Incorporated, April, 1860. Admitted to Kansas, November 10, 1871.

HUGO WESENDONCK, *President*.CORNELIUS DOREMUS, *Secretary*.

## I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$200,000 00
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## II.—INCOME DURING YEAR 1875.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,482,629 60
Cash received for annuities.....	20,212 25
Total premium income.....	\$1,502,841 85
Cash received for interest upon mortgage loans.....	342,818 86
Cash received for interest on bonds owned, and dividends on stock .....	66,274 35
Cash received as discount on claims paid in advance.....	622 25
Cash received for rents for use of Company's property.....	590 00
Policy fees.....	381 66
Total income.....	\$1,912,978 97
Amount of net or ledger assets, December 31st, of previous year.....	6,144,747 01
Total.....	\$8,057,725 98

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$506,104 22
Cash paid for matured endowments and additions.....	23,079 54
Total amount actually paid for losses and matured endowments.....	\$529,183 76
Cash paid to annuitants .....	5,576 38
Cash paid for surrendered policies.....	253,479 25
Cash dividends paid to policyholders, applied in payment of premiums.....	119,219 84
(Total paid policyholders, \$907,459.23.)	
Cash paid stockholders for interest or dividends.....	24,000 00
Cash paid for commissions to agents.....	111,883 83
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	55,537 87
Cash paid for medical examiners' fees.....	12,538 17
Cash paid for salaries, and other compensation of officers and other office employees.....	64,051 74
Cash paid for State and local taxes in State where organized, and taxes, licenses, fines, and fees in other States.....	12,406 09
Cash paid for rent, less amount received under sub-lease.....	10,141 50
Cash paid for commuting commissions.....	7,392 16
Cash paid for furniture and fixtures and safes for home and agency offices.....	1,062 69
Cash paid for advertising and printing.....	7,510 21
Cash paid for the following items, viz.: Stationery, postage, exchange, and agents' balances.....	19,107 08
Total disbursements.....	\$1,233,090 57
Balance.....	\$6,824,635 41

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate, exclusive of all incumbrances.....	\$24,338 74
Loans on bond and mortgage (first liens) on real estate.....	5,374,615 91
Loans secured by pledge of bonds, stocks, or other marketable collateral, as per schedule C.....	150,000 00
Cost value of bonds and stocks owned absolutely, as per schedule E.....	1,045,174 28
Cash in Company's office.....	2,831 20
Cash deposited in banks.....	227,675 28
Total net or ledger assets, less depreciation.....	\$6,824,635 41



## OTHER ASSETS.

Interest due, \$56,052.85, and accrued, \$38,928.76, on bonds and mortgages.....		\$94,981 61
Interest due and accrued on bonds and stocks.....		15,841 14
Interest due and accrued on collateral loans and deposits in banks.....		452 82
Market value of bonds and stocks over cost, as per schedule E.....		66,565 72
Gross premiums due and unreported on policies in force Dec. 31, 1875...	\$122,125 80	
Gross deferred premiums on policies in force Dec. 31, 1875.....	255,438 75	
Total.....	\$377,559 55	
Deduct 20 per cent. for loading on above gross amount.....	75,511 91	
Net amount of uncollected and deferred premiums.....		302,047 64
Total assets, as per the books of the Company.....		\$7,804,524 34
Total items (less items not admitted).....		\$7,804,524 34

## SCHEDULE C.

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
United States 5-20 6-per-cent. bonds.....	\$150,000 00	\$183,750 00	\$150,000 00

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Actual cost.	Par value.	Market value.
United States 10-40 registered bonds.....	\$37,000 00		\$43,290 00
United States bonds, 1881.....	150,000 00		174,750 00
United States 5-20 6 per cent. registered bonds, 1865...	47,000 00		54,755 00
United States 5-20 6 per cent. coupon bonds, 1865.....	2,000 00		2,300 00
United States 5-20 6 per cent. coupon bonds, 1865.....	60,000 00		72,000 00
United States 5-20 6 per cent. registered bonds, 1867...	183,000 00		217,770 00
United States 5-20 6 per cent. coupon bonds, 1867.....	40,000 00		49,000 00
United States 5-20 6 per cent. coupon bonds, 1868.....	5,000 00		6,125 00
United States 5-20 6 per cent. registered bonds, 1881.....	20,000 00		23,800 00
Virginia old and new bonds, 6 per cent. registered.....	30,000 00		11,100 00
Mississippi warrants, 6 per cent.....	10,000 00		7,500 00
New York City and County 7 per cent. reg. bonds.....	350,000 00		367,500 00
Brooklyn City 7 per cent. park bonds.....	65,000 00		67,500 00
Brooklyn City 6 per cent. water bonds.....	15,000 00		14,250 00
Total.....	\$1,045,174 28	\$1,014,000 00	\$1,111,740 00

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875, computed according to the American experience table of mortality, with 4½ per cent. interest.....		\$6,218,467 00
Claims for death losses due and unpaid.....	\$4,255 85	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	80,031 75	
Claims for death losses and other policy claims, reslated by the company,	22,058 15	
Total policy claims.....		106,345 75
Amount of all unpaid dividends of surplus, or other description of profits due policyholders.....		29,191 64
Amount of national, State, or other taxes due.....		3,203 45
Amount of any other liability of the Company, viz.: Extra reserve for Tontine policies and policies lapsed, liable to be surrendered.....		20,590 66
Liability on policyholders' account.....		\$6,877,798 50
Gross surplus on policyholders' account.....		926,725 84
Total liabilities.....		\$7,804,524 34
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$5,594 14	
Estimated surplus accrued on all other policies.....	153,466 41	

## VII.—EXHIBIT OF POLICIES.

## Policies in force at the commencement of the year.

	NUMBER.	AMOUNT.
Whole-life policies.....	16,009	\$28,082,623 00
Endowment policies.....	8,757	6,085,108 00
All other policies.....	26	22,369 00
<i>New policies issued during the year.</i>		
Whole-life policies.....	1,535	2,184,338 00
Endowment policies.....	1,160	1,590,896 00
All other policies.....	124	324,000 00

<i>Old policies revived and increased during the year.</i>		
Whole-life policies.....	12	\$30,492 00
Endowment policies.....	11	12,471 00
<i>Additions by dividends during the year.</i>		
Whole-life policies.....		40,111 00
Endowment policies.....		7,293 00
Total number and amount.....	22,634	\$38,219,701 00
Deduct total policies ceased to be in force.....	2,874	3,798,026 00
Total number and amount of policies in force at the end of the year.....	20,260	\$34,421,675 00
<i>Policies in force at the end of the year, including additions.</i>		
	NUMBER.	AMOUNT.
Whole-life policies.....	15,907	\$27,478,809 00
Endowment policies.....	4,222	6,648,247 00
All other policies.....	131	295,119 00
Total number and amount of policies in force at the end of the year.....	20,260	\$34,421,675 00
<i>Number and amount of policies terminated during the year.</i>		
	NUMBER.	AMOUNT.
By death.....	301	\$512,096 00
By expiry.....	23	44,373 00
By surrender.....	1,030	1,841,141 00
By lapse.....	747	1,047,503 00
By change and decrease.....	6	7,930 00
Not taken.....	267	344,983 00
Total.....	2,374	\$3,798,026 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force Dec. 31 of previous year.....	2	\$11,600 00
Number and amount of policies issued during the year.....	2	1,400 00
Total number and amount of policies in force in Kansas Dec. 31, 1875...	4	\$13,000 00
Amount of losses and claims unpaid Dec. 31 of previous year.....		None.
Amount of losses and claims incurred during the year.....		None.
Amount of losses and claims paid during the year.....		None.
Amount of premiums collected or secured during the year.....		\$3,690 95

## LIFE ASSOCIATION OF AMERICA--ST. LOUIS, MO.

Incorporated, June 16, 1868. Admitted to Kansas, October 2, 1871.

HENRY W. HOUGH, *President.*JOHN S. PIERCE, *Secretary.*

## I.—CAPITAL STOCK.

(Purely mutual.)

## II.—INCOME DURING YEAR 1875.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,006,503 29
Premium notes, loans or liens taken in part payment for premiums.....	131,267 76
Premiums paid by dividends, including reconverted additions, \$16,067.11; by surrendered policies, \$183,720.00.....	199,777 11
Total.....	\$1,337,548 16
Deduct amount of premiums paid to other companies for reinsurance, on policies in this Company.....	13,677 40
Total premium income.....	\$1,323,870 76
Cash received for interest upon mortgage loans.....	177,995 83
Cash received for interest on bonds owned, and dividends on stock.....	14,117 55
Cash received for interest on premium notes, loans, or liens.....	74,524 76
Cash received for interest on other debts due the Company.....	598 40
Cash received as discount on claims paid in advance.....	308 66
Cash received for rents for use of Company's property.....	10,809 47
Cash received for profits on bonds, stocks, or gold actually sold.....	5,131 75
Total income.....	\$1,607,357 23
Amount of net or ledger assets, December 31st of previous year.....	4,420,210 41
Total.....	\$6,027,567 64

## III.—DISBURSEMENTS DURING THE YEAR 1875.

Cash paid for losses and additions.....	\$566,383 21	
Premium notes, loans, or liens used in payment of the same.....	24,705 72	
Cash paid for matured endowments and additions.....	4,409 93	
Premium notes, loans, or liens used in payment of the same.....	1,452 07	
<b>Total</b> .....	<b>\$596,950 93</b>	
Deduct amount received from other companies for losses or claims on policies of this Company reinsured.....	18,000 00	
<b>Total amount actually paid for losses and matured endowments</b> .....	<b>\$578,950 93</b>	
Cash paid to annuitants.....	272 80	
Cash paid for surrendered policies.....	195,694 07	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	553,711 40	
Cash surrender values, including reconverted additions applied in payment of premiums, Cash dividends paid to policyholders, \$5,221.74; same applied in payment of premiums, \$16,037.11.....	183,720 00	
Premium notes, loans or liens used in payment of dividends to policyholders.....	21,278 85	
(Total paid policyholders, \$1,574,136.61.)	40,508 56	
Cash paid for commissions to agents.....	121,267 18	
Cash paid for salaries and travelling expenses of managers of agencies, and general, special and local agents.....	126,433 54	
Cash paid for medical examiners' fees.....	12,602 42	
Cash paid for salaries, and other compensation of officers and other office employes.....	64,976 12	
Cash paid for United States taxes and revenue stamps, and State and local taxes in State where organized, \$11,640.61; taxes, licenses, fines, and fees in other States, \$13,006.49,.....	24,647 10	
Cash paid for rent.....	28,632 88	
Cash paid for commuting commissions.....	19,071 78	
Cash advanced to officers and agents to be repaid out of future salaries or commissions.....	7,670 84	
Cash paid for furniture and fixtures and safes for home and agency offices.....	1,218 06	
Cash paid for advertising.....	19,128 58	
Cash paid for the following items, viz.: Miscellaneous.....	82,457 10	
<b>Total disbursements</b> .....	<b>\$2,082,242 21</b>	
<b>Balance</b> .....	<b>\$3,945,325 43</b>	

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate, exclusive of all incumbrances.....	\$269,228 27	
Loans on bond and mortgage (first liens) on real estate.....	2,134,212 48	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per schedule C.....	75,617 00	
Loans made in cash to policyholders on this Company's policies assigned as collateral.....	47,582 34	
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	901,270 27	
Cost value of bonds and stocks owned absolutely, as per schedule E.....	216,500 75	
Cash in Company's office.....	5,044 89	
Cash deposited in banks.....	165,467 77	
Bills receivable.....	130,401 66	
<b>Total net or ledger assets</b> .....	<b>\$3,945,325 43</b>	
Deduct depreciation from cost of bonds, to bring the same to market value.....	8,003 59	
<b>Total net or ledger assets, less depreciation</b> .....	<b>\$3,937,321 84</b>	

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	85,629 43	
Interest due and accrued on bonds and stocks.....		
Interest due and accrued on collateral loans.....		
Interest due and accrued on premium notes, loans or liens.....		
Market value of real estate over cost.....	131,802 73	
Gross premiums due and unreported on policies in force Dec. 31, 1875.....	\$67,237 07	
Gross deferred premiums on policies in force Dec. 31, 1875.....	47,968 00	
<b>Total</b> .....	<b>\$115,205 07</b>	
Deduct 20 per cent. for loading on above gross amount.....	23,041 01	
<b>Net amount of uncollected and deferred premiums</b> .....	<b>92,164 06</b>	
<b>Total assets as per the books of the Company</b> .....	<b>\$4,246,918 06</b>	

## ITEMS NOT ADMITTED,

And assets transferred (temporarily) to Columbia Life Insurance Co.

Loans on real estate.....	\$202,284 94	
Cash.....	420 08	
Loans on policies.....	874,159 32	
Bills receivable.....	130,401 66	
Collateral loans in excess of 20 per cent. margin.....	10,510 77	
<b>Total</b> .....	<b>1,217,726 77</b>	
<b>Total assets (less items not admitted)</b> .....	<b>\$3,029,191 29</b>	

SCHEDULE C.  
LOANS ON COLLATERALS.

No.	Description.	Market value.	Loaned.
45	Note for \$4,000, secured by deed of trust on residence property in Mobile, insured for.....	\$5,000	\$4,000 00
76	Assignment of policy No. 26,384, Life Association of America, 2,456	1,112 00	700 00
93	" " " 2,570, St. Louis Mutual Life Ins. Co., 5,000	4,606 10	3,349 72
120	" " " 117, Life Association of America, 1,000	478 00	375 00
125	" " " 7,779, " " " 417	253 00	100 00
137	" " " 9,162, " " " 2,000	192 00	67 86
139	" " " 999, " " " 5,000	1,863 00	900 00
141	\$50,000 first mortgage bonds Tallahassee Mfg. Co., No. 1, said bonds being secured by a first mortgage on property of said company, valued at \$600,000; protected by fire insurance; interest at eight per cent. per annum, payable semi-annually in gold.....	50,000 00	50,000 00
170	Assignment of policy No. 6,029, Life Association of America, \$2,045	1,374 00	750 00
175	" " " { 4,353, " " " 5,000	1,819 00 }	1,000 00
179	" " " { 3,373, " " " 5,000	916 00 }	
	of mortgage of John Ball to E. McCrady for \$2,864 secured by tract of 900 acres of land, Charleston Co., S. C.....	2,864 00	1,333 00
185	Assignment of policy No. 15,135, Life Association of America, \$500	333 00	250 00
190	" " " 10,541, " " " 10,000	1,756 00	850 00
196	" " " 3,506, " " " 5,000	1,311 00	400 00
202	" " " 486, " " " 10,000	4,291 00	1,000 00
204	" " " 12,241, " " " 10,000	1,198 00	336 00
207	" " " 1,579, " " " 5,000	3,639 00	4,463 84
208	" " " 33,995, " " " 8,000	808 00	1,000 00
210	" " " 226, " " " 19,000	5,225 00	2,300 00
211	\$24,000 first mortgage bonds, Masonic Hall Association.....	24,000 00	19,000 00
215	Assignment of policy No. 27,591, Life Association of America, \$1,000	4 00	125 00
218	" " " 1,309, " " " 10,000	6,410 00	3,000 00
219	" " " 26,452, " " " 400	323 00	200 00
220	" " " { 21,033, " " " 1,000	535 00 }	600 00
	" " " { 21,034, " " " 1,000	585 00 }	
223	" " " 6,250, " " " 5,000	1,682 00	500 00
226	" " " 16,628, " " " 10,000	5,190 00	1,800 00
230	" " " 1,680, " " " 10,000	5,199 00	2,500 00
233	" " " 1,391, " " " 10,000	5,192 00	2,500 00
235	" " " 1,639, " " " 10,000	5,202 00	1,285 81
236	" " " 1,366, " " " 10,000	5,188 00	1,000 00
237	" " " 2,640, " " " 10,000	2,621 00	1,000 00
238	" " " 2,428, " " " 10,000	2,923 00	2,000 00
239	" " " Nos. 2,711, 7,083, 26,235, 29,600, 6,930, 7,156, 29,566, Life Association of America.....	\$43,000	7,378 00
240	Assignment of policy No. 1,485, Life Association of America, 10,000	4,269 00	2,000 00
241	" " " 4,661, " " " 10,000	3,195 00	1,098 96
243	" " " 9,586, " " " 2,000	250 00	58 00
244	" " " 6,463, " " " 10,000	4,318 00	2,028 44
248	" " " 589, " " " 10,000	3,821 00	1,191 85
249	" " " 593, " " " 10,000	3,052 00	1,200 00
250	Assignment of stock in Lafayette Mutual Building Association.....	2,000 00	1,284 00
251	Assignment of policy No. 1,893, Life Association of America, \$10,000	5,190 00	3,500 00
Total .....		\$172,084 10	\$123,199 34

SCHEDULE E.  
ACCOUNT OF STOCKS, BONDS, &C., OWNED BY THE COMPANY.

	Actual cost.	Par value.	Market value.
Missouri State bonds .....	\$39,782 06	\$43,000 00	\$43,645 00
U. S. coupons, 5-per-cent., 1881.....	17,053 13	16,000 00	18,720 00
Texas State bonds.....	20,400 00	20,000 00	20,400 00
Canton school bonds.....	5,000 00	5,000 00	5,000 00
Grayson county, Kentucky, bond.....	85 00	100 00	76 00
Muhlenburg county, Kentucky, bond.....	377 50	500 00	250 00
Daviess county, Kentucky, bonds.....	700 00	1,000 00	500 00
South Carolina R. R. stock.....	7,200 00	12,000 00	7,200 00
South Carolina State bonds.....	22,965 06	28,759 31	9,769 16
Tallapoosa county, Alabama, bonds.....	2,450 00	4,900 00	2,450 00
874 shares of stock, Tallassee Manufacturing Co. No. 1.....	4,488 00	37,400 00	4,488 00
Stock in Empire State Life Ins. Co.....	85,000 00	85,000 00	85,000 00
Chamber of Commerce Association.....	10,000 00	10,000 00	10,000 00
Total .....	\$215,500 75	\$263,659 31	\$207,497 16

V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875, computed according to the American experience table of mortality, with $4\frac{1}{2}$ per cent. interest.....	\$3,772,704 00
Deduct net value of risks of this Company reinsured in other solvent companies .....	1,289,687 94
Net reinsurance reserve.....	\$2,483,116 06

Total policy claims.....	\$114,905 00
Amount of any other liability of the Company.....	5,601 94
Liabilities on policyholders' account.....	\$2,603,623 00
Gross surplus on policyholders' account.....	425,568 29
Total liabilities.....	\$3,029,191 29

## VI.—PREMIUM NOTE ACCOUNT—

Premium notes, loans or liens on hand Dec. 31st of previous year.....	\$1,398,161 59
Premium notes, loans or liens received during the year.....	181,267 76
Total .....	\$1,529,429 35
Deductions during the year as follows:	
Amount of notes, loans or liens used in payment of losses and claims,	\$26,157 79
Amount of notes, loans or liens used in purchase of surrendered	
policies, and voided by lapse.....	553,711 40
Amount of notes, loans or liens used in payment of dividends to	
policyholders .....	40,508 56
Amount of notes, loans or liens redeemed by maker in cash.....	7,781 33
Total reduction of premium note account.....	628,159 08
Balance, note assets at end of the year.....	\$901,270 27

## VII.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	3,879	\$11,789,891 00
Endowment policies.....	5,938	21,209,243 00
All other policies.....	2,133	8,461,595 00

*New policies issued and old policies revived during the year.*

Whole-life policies.....	26	49,000 00
Endowment policies.....	2,916	6,113,832 00
All other policies.....	1,184	2,788,000 00

*Additions during the year.*

Additions by dividends.....	729,255 00
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Total number and amount.....	16,126	\$51,140,816 00
Deduct total policies ceased to be in force.....	5,079	16,510,084 00

Total number and amount of policies in force at the end of the year.....	11,047	\$34,630,732 00
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*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	3,100	\$3,796,691 00
Endowment policies.....	6,164	18,845,741 00
All other policies.....	1,793	6,259,095 00

Total number and amount of policies in force at the end of the year.....	11,047	\$34,630,732 00
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*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death .....	160	\$607,290 00
By expiry .....	10	9,862 00
By surrender.....	254	834,300 00
By lapse.....	2,879	9,333,993 00
By change and decrease.....	713	3,730,032 00
Not taken.....	1,063	1,994,557 00

Total.....	5,079	\$16,510,084 00
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Policies reinsured and transferred.....	\$3,474,236 06
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## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force December 31st of previous year.....	211	\$752,630 00
Number and amount of policies issued during the year.....	45	76,364 00

Total .....	256	\$828,994 00
Deduct number and amount which have ceased to be in force during the year...	81	190,237 00

Total number and amount of policies in force December 31st, 1875.....	175	\$638,757 00
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Amount of losses and claims unpaid December 31st of previous year.....	2	16,000 00
Amount of losses and claims incurred during the year.....	3	16,152 00

Total .....	5	\$32,152 00
Amount of losses and claims on policies paid during the year.....	4	22,152 00
Amount of premiums collected or secured during the year: Cash, \$11,126.45;		
notes or credits, \$1,894.40; total.....		13,020 85

## MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY—SPRINGFIELD.

Incorporated, May 15, 1851. Admitted to Kansas, December 19, 1871.

E. W. BOND, *President*.AVERY J. SMITH, *Secretary*.

## I.—CAPITAL STOCK.

(Purely mutual.)

## II.—INCOME DURING THE YEAR 1875.

Cash received for premiums, without deduction for commissions or other expenses.....	\$801,950 76	
Premium notes, loans or liens taken in part payment for premiums.....	235,700 79	
Premiums paid by dividends, including reconverted additions, \$77,808.42; surrendered policies, \$36,047.96.....	113,856 38	
<b>Total.....</b>	<b>\$1,156,507 63</b>	
Deduct amount of premiums paid to other companies for reinsurance on policies in this Company.....	19,438 52	
<b>Total premium income.....</b>	<b>\$1,137,069 11</b>	
Cash received for interest upon mortgage loans.....	271,019 88	
Cash received for interest on bonds owned, and dividends on stock.....	37,523 77	
Cash received for interest on premium notes, loans or liens.....	48,801 40	
Cash received for interest on other debts due the Company.....	12,581 80	
Cash received as discount on claims paid in advance.....	1,405 31	
Cash received for rents for use of Company's property.....	4,582 16	
<b>Total income.....</b>	<b>\$1,512,873 43</b>	
Amount of net or ledger assets, December 31st, of previous year.....	5,157,960 47	
<b>Total.....</b>	<b>\$6,670,743 90</b>	

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$394,278 05	
Premium notes, loans or liens used in payment of the same.....	19,558 05	
Cash paid for matured endowments and additions.....	9,472 70	
Premium notes, loans or liens used in payment of same.....	1,527 30	
<b>Total.....</b>	<b>\$424,836 10</b>	
Deduct amount received from other companies for losses or claims on policies of this Company reinsured.....	7,966 56	
<b>Total amount actually paid for losses and matured endowments.....</b>	<b>\$416,869 54</b>	
Cash paid for surrendered policies.....	11,619 42	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	81,014 91	
Cash surrender values, including reconverted additions applied in payment of premiums, Cash dividends paid to policyholders, \$16,523.31; same applied in payment of premiums, \$77,808.42; interest on premium notes \$7,335.80.....	36,876 20	
Premium notes, loans or liens used in payment of dividends to policyholders.....	101,767 53	
(Total paid policyholders, \$776,267.34.)	128,119 74	
Cash paid for commissions to agents.....	73,487 99	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	61,102 66	
Cash paid for medical examiners' fees.....	7,824 00	
Cash paid for salaries and other compensation of officers and office employes.....	35,624 88	
Cash paid for United States tax and revenue stamps, State and local taxes in State where organized, \$2,304.92; taxes, licenses, fines and fees in other States, \$9,471.36.....	11,776 28	
Cash paid for rent.....	10,202 20	
Cash paid for furniture and fixtures and safes for home and agency offices.....	800 00	
Cash paid for advertising and printing.....	6,770 81	
Cash paid for the following items, viz.: Postage, stationery, law, &c.....	13,827 43	
Profit and loss.....	619 12	
<b>Total disbursements.....</b>	<b>\$997,802 71</b>	
<b>Balance.....</b>	<b>\$5,672,941 19</b>	

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate, exclusive of all incumbrances.....	\$157,964 70
Loans on bond and mortgage (first liens) on real estate.....	3,659,735 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per schedule C.....	209,964 76
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon, \$989,118.86, less \$3,061.31, given on account of reinsurance.....	986,053 25
Cost value of bonds and stocks owned absolutely, as per schedule E.....	561,654 25
Cash in Company's office.....	71,643 60
Cash deposited in banks.....	20,255 99
Bills receivable.....	5,669 64
<b>Total net or ledger assets, less depreciation.....</b>	<b>\$5,672,941 19</b>

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	142,036 34
Interest due and accrued on bonds and stocks.....	10,875 71
Interest due and accrued on collateral loans.....	4,932 05
Interest due and accrued on premium notes, loans or liens.....	34,710 68
Rents due and accrued on Company's property, or lease.....	1,883 34
Market value of bonds and stocks over cost, as per schedule E.....	6,013 75
Gross premiums due and unreported on policies in force Dec. 31, 1875.....	\$111,474 46
Gross deferred premium on policies in force Dec. 31, 1875.....	133,406 61
<b>Total.....</b>	<b>\$244,831 07</b>
Deduct 20 per cent. for loading on above gross amount.....	48,976 21
<b>Net amount of uncollected and deferred premiums.....</b>	<b>195,904 86</b>
Furniture, fixtures and safes.....	8,179 28
Cash in hands of agents, secured.....	16,142 24
<b>Total assets as per the books of the Company.....</b>	<b>\$6,093,119 39</b>

## ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$8,179 23
Cash in the hands of agents.....	16,142 24
Loans on collaterals in excess of 20 per cent. margin.....	10,232 92
Bills receivable.....	6,669 64
<b>Total.....</b>	<b>40,224 03</b>
<b>Total assets (less items not admitted).....</b>	<b>\$6,052,895 36</b>

## SCHEDULE C.

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
10 shares Bigelow Manufacturing Co. stock.....	\$1,000 00	\$600 00	\$500 00
19 " Springfield Gaslight Co. stock.....	1,900 00	2,850 00	1,900 00
15 " Union Paper Manufacturing Co. stock.....	1,500 00	2,100 00	1,500 00
30 " Cochecho Nat'l Bank, Dover, N. H., stock.....	3,000 00	3,600 00	3,000 00
150 " Union Paper Manufacturing Co. stock.....	15,000 00	21,000 00	10,000 00
25 " Pynchon Nat'l Bank, Springfield, stock.....	2,500 00	4,125 00	2,000 00
20 " Union Paper Manufacturing Co. stock.....	2,000 00	2,800 00	5,000 00
50 " Worthy Manufacturing Co. stock.....	5,000 00	5,000 00	
20 " Aetna Fire Ins. Co. stock.....	2,000 00	3,800 00	
14 " N. Y., N. H. & Hartford R. R. stock.....	1,400 00	2,100 00	3,100 00
30 " Worcester Gaslight Co. stock.....	3,000 00	4,050 00	
13 " Pynchon Nat'l Bank stock.....	1,300 00	2,145 00	6,500 00
5 " John Hancock Nat'l Bank stock.....	500 00	650 00	
8 " Leicester Nat'l Bank stock.....	800 00	1,200 00	
20 " Worcester Gaslight Co. stock.....	2,000 00	2,700 00	2,000 00
25 " Chapin Banking & Trust Co. stock.....	2,500 00	3,125 00	2,000 00
14 " First National Bank stock.....	1,400 00	2,030 00	1,000 00
40 " N. Y., N. H. & Hartford R. R. stock.....	4,000 00	6,000 00	5,000 00
100 " Riverside Paper Co. stock.....	10,000 00	15,000 00	15,000 00
13 bonds Council Bluffs & St. Jo. R. R.....	13,000 00	11,850 00	10,000 00
39 shares N. Y., N. H. & Hartford R. R. stock.....	3,900 00	5,850 00	3,000 00
150 " Massasoit Paper Co. stock.....	15,000 00	21,000 00	11,000 00
1 bond Pitts Co. R. R.....	1,000 00	1,000 00	898 51
100 shares Cochecho National Bank stock.....	10,000 00	12,000 00	10,000 00
455 " Union Paper Mfg. Co. stock.....	45,500 00	63,700 00	40,000 00
150 " Union Paper Mfg. Co. stock.....	15,000 00	21,000 00	
27 bonds Missouri Valley R. R. Co.....	27,000 00	22,950 00	32,500 00
40 " Missouri Valley R. R. Co.....	40,000 00	34,000 00	34,000 00
58 shares N. Y., N. H. & Hartford R. R. stock.....	5,800 00	8,700 00	8,000 00
28 " Farmers & Mechanics Nat'l Bank stock.....	2,800 00	3,640 00	
Collateral note and security.....			2,000 00
Collateral note and security.....			66 25
<b>Total.....</b>	<b>\$239,600 00</b>	<b>\$290,565 00</b>	<b>\$209,964 76</b>

**SCHEDULE E.**  
**STOCKS AND BONDS OWNED BY THE COMPANY.**

	<i>Actual cost.</i>	<i>Par value.</i>	<i>Market value.</i>
United States 6's of '81, bonds.....	\$207,204 45	\$52,700 00	\$63,767 00
United States 5-20, 1868, bonds.....		95,000 00	114,950 00
United States 5-20, 1865, bonds.....		52,000 00	60,580 00
City of Springfield bonds.....	2,942 00	3,000 00	8,135 00
New York State Bounty Loan bonds.....	78,525 00	70,000 00	72,800 00
Council Bluffs & St. Joseph R. R. bonds.....	26,054 25	30,000 00	28,500 00
Burlington, C. R. & Minnesota R. R. bonds.....	10,050 00	11,050 00	4,420 00
Kansas Pacific Railway bonds.....	25,878 49	26,000 00	18,850 00
Kansas Pacific coupon certificates.....	4,095 00	4,095 00	4,095 00
Missouri Pacific R. R. bonds.....	22,011 50	24,000 00	24,000 00
Peoria & Rock Island R. R. bonds.....	4,500 00	5,000 00	2,650 00
Indianapolis, Bloomington & Western R. R. bonds.....	86,812 38	40,000 00	16,000 00
St. Louis, Alton & Terre Haute R. R. bonds.....	30,026 25	31,500 00	34,650 00
Buffalo, New York & Erie R. R. bonds.....	5,748 75	6,000 00	6,000 00
St. Joseph & Denver City R. R. bonds.....	19,127 18	20,000 00	4,000 00
300 shares Boston & Albany R. R. stock.....	41,143 25	30,000 00	40,500 00
5 " Agawam Nat'l Bank stock, Springfield.....	515 00	500 00	700 00
20 " Pynchon Nat'l Bank stock, Springfield.....	1,975 00	2,000 00	3,300 00
100 " First Nat'l Bank stock, Springfield.....	10,750 00	10,000 00	14,500 00
81 " Second Nat'l Bank stock, Springfield.....	9,930 00	8,100 00	16,201 00
33 " Chicopee Nat'l Bank stock, Springfield.....	4,900 00	3,300 00	5,445 00
10 " John Hancock Nat'l B'k stock, Springfield.....	1,220 00	1,000 00	1,300 00
24 " First Nat'l Bank, Chicopee.....	2,586 00	2,400 00	3,960 00
84 " First Nat'l Bank, Northampton.....	3,455 50	3,400 00	4,930 00
15 " Elliot Nat'l Bank, Boston.....	1,522 50	1,500 00	1,650 00
25 " Webster Nat'l Bank, Boston.....	2,625 00	2,500 00	2,625 00
15 " Merchants Nat'l Bank, Boston.....	1,844 57	1,500 00	2,115 00
47 " Nat'l Bank of Commerce, Boston.....	4,862 25	4,700 00	5,546 00
50 " Metropolitan Nat'l Bank, N. Y.....	6,950 00	5,000 00	6,500 00
<b>Total.....</b>	<b>\$561,654 25</b>	<b>\$546,245 00</b>	<b>\$567,668 00</b>

**V.—LIABILITIES.**

Net present value of all the outstanding policies in force on the 31st of December, 1875, computed according to the American experience table of mortality, with 4 per cent. interest.....	\$5,318,462 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	26,918 00	
Net reinsurance reserve.....		\$5,291,544 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$107,400 00	
Claims for death losses, and other policy claims, resisted by the Company,	48,200 00	
Total policy claims.....		150,600 00
Amount of unpaid dividends of surplus, or other description of profits due policyholders.....		24,562 98
Liabilities on policyholders' account.....		\$5,466,706 98
Gross surplus on policyholders' account.....		586,188 48
Total liabilities.....		\$6,052,895 86

**VI.—PREMIUM NOTE ACCOUNT.**

Premium notes, loans or liens on hand December 31st of previous year,	\$983,477 80	
Premium notes, loans or liens received during the year.....	235,700 79	
Premium notes, loans, or liens received during the year for interest account.....	581 55	
Total.....		\$1,224,780 14
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims,	\$21,085 35	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	81,014 91	
Amount of notes, loans or liens used in payment of dividends to policyholders.....	123,119 74	
Amount of notes, loans or liens redeemed by maker in cash.....	5,392 08	
Total reduction of premium note account.....		235,612 08
Balance, note assets at end of the year.....		\$989,118 06

**VII.—EXHIBIT OF POLICIES.**

*Policies in force at the commencement of the year.*

	<b>NUMBER.</b>	<b>AMOUNT.</b>
Whole-life policies.....	9,418	\$23,820,512 00
Endowment policies.....	2,863	5,185,887 00
All other policies.....	2,210	4,758,846 00



<i>New policies issued during the year.</i>		
Whole-life policies.....	1,326	\$64,451,980 00
Endowment policies.....	328	678,947 00
All other policies.....	23	66,000 00

<i>Old policies revived during the year.</i>		
Whole-life policies.....	4	33,000 00
All other policies.....	1	10,000 00

Total number and amount.....	16,173	\$38,994,671 00
Deduct total policies ceased to be in force.....	1,429	3,965,597 00
Total number and amount of policies in force at the end of the year.....	14,744	\$35,029,074 00

<i>Policies in force at the end of the year, including additions.</i>		
	NUMBER.	AMOUNT.
Whole-life policies.....	9,609	\$24,909,582 00
Endowment policies.....	2,811	5,103,347 00
All other policies.....	2,324	5,016,145 00
Total number and amount of policies in force at the end of the year.....	14,744	\$35,029,074 00

<i>Number and amount of policies terminated during the year.</i>		
	NUMBER.	AMOUNT.
By death and maturity.....	159	\$458,200 00
By expiry.....	530	1,266,400 00
By surrender.....	178	470,275 00
By lapse.....	352	1,113,630 00
By change and decrease *.....	.....	94,152 00
Not taken.....	215	562,940 00
Total.....	1,429	\$3,965,597 00
Policies reinsured.....		\$383,500 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force Dec. 31 of previous year.....	10	\$18,500 00
Number and amount of policies issued during the year.....	4	12,000 00
Total.....	14	\$30,000 00
Deduct number and amount which have ceased to be in force during the year...	2	7,500 00
Total number and amount of policies in force in Kansas Dec. 31, 1875...	12	\$23,500 00
Losses and claims incurred during the year.....	.....	None.
Losses and claims paid during the year.....	.....	None.
Premiums collected or secured in Kansas during the year, in cash.....	.....	None.
Amount of premiums collected or secured during the year: Cash, \$2,283.34; notes or credits, \$629.00: total.....		2,910 34

## MISSOURI VALLEY LIFE INSURANCE COMPANY—LEAVENWORTH, KAS.

Incorporated, August 28, 1867. Admitted to Kansas, January 1, 1868.

D. M. SWANN, *President.*J. I. JONES, *Secretary.*

## I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$100,000 00
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## II.—INCOME DURING YEAR 1875.

Total premium income.....	\$229,575 92
Cash received for interest on premium notes, loans or liens.....	26,295 14
Cash received for rents for use of Company's property.....	6,828 04
Total income.....	\$262,699 10
Amount of net or ledger assets, December 31st of previous year.....	447,337 00
Total.....	\$710,036 10

\* Policies changed from one column to another do not appear as added or subtracted.

## III.—DISBURSEMENTS DURING YEAR 1875.

Total amount actually paid for losses, and matured endowments.....	\$42,596 03
Cash paid for surrendered policies.....	60,089 65
Cash dividends paid to policyholders.....	32,521 46
(Total paid policyholders, \$135,307.14.)	
Cash paid stockholders for interest or dividends.....	11,887 01
Cash paid for commissions to agents.....	9,732 39
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	15,673 41
Cash paid for medical examiners' fees.....	1,561 00
Cash paid for salaries, and other compensation of officers and other office employes.....	13,360 00
State and local taxes in State where organized, \$4,623.58; taxes, fines, and fees in other States, \$1,768.28.....	6,391 86
Cash paid for rent.....	2,477 30
Cash paid for advertising.....	5,360 31
Cash paid for the following items, viz.: Postage, exchange and express, \$1,211.11; printing, and supplies, \$2,395.31; fire insurance, \$1,487.45; miscellaneous, \$340.26.....	6,084 18
Total disbursements.....	\$207,684 55
Balance.....	\$502,351 55

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$109,164 18
Loans on bond and mortgage (first liens) on real estate.....	226,271 96
Loans secured by pledge of bonds, stocks, or other marketable collaterals, Loans made in cash to policyholders on this company's policies assigned as collateral.....	9,097 98
Cost value of bonds and stocks owned absolutely, as per schedule E.....	11,141 52
Cash in company's office and in course of transmission.....	85,572 65
Cash deposited in banks.....	7,935 84
Bills receivable.....	32,968 16
Agents' ledger balances.....	5,406 99
	14,792 32
Total net or ledger assets, less depreciation.....	\$502,351 55

## OTHER ASSETS.

Interest due, \$20,526.79, and accrued, \$3,320.73, on bonds and mortgages.....	23,847 52
Interest due and accrued on bonds and stocks, on collateral loans, and on premium notes, loans or liens.....	8,699 10
Rents due, \$358.00, and accrued, \$1,760.00, on company's property or lease.....	2,618 00
Gross premiums due and unreported on policies in force Dec. 31, 1875.....	53,850 20
Gross deferred premiums on policies in force Dec. 31, 1875.....	38,322 07
Total.....	\$92,172 27
Deduct 20 per cent. for loading on above gross amount.....	18,434 45
Net amount of uncollected and deferred premiums.....	\$73,737 82
Furniture, fixtures and safes, \$6,825.18; commuted commissions, \$30,580.06.....	\$7,405 18
Agency supplies.....	2,500 00
Total assets as per books of the company.....	\$651,159 17

## ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$6,825 18
Commuted commissions.....	30,580 00
Agents' balances.....	14,792 32
Loans on collaterals in excess of 20 per cent. margin.....	100 00
Bills receivable.....	5,406 99
Supplies, printed matter and stationery.....	2,500 00
Total.....	\$60,204 49
Total assets, less items not admitted.....	\$590,954 68

## SCHEDULE C.

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned
Paid-up policy St. Louis Mutual Life Ins. Co.....	\$4,000 00	\$1,680 00	\$1,500 00
Policy Mutual Benefit Life Ins. Co., Newark, N. J.....	5,000 00	1,000 00	736 97
Real estate mortgage.....	936 66	936 66	150 96
Leavenworth City bonds.....	2,100 00	2,100 00	1,200 00
2 real estate mortgages.....	4,000 00	4,000 00	2,870 00
4 Washington county, Kansas, school bonds.....	1,000 00	1,000 00	
Real estate mortgage.....	500 00	500 00	1,640 00
Real estate mortgage.....	500 00	500 00	
Assignment of renewal int. in agency of Company.....	5,000 00	5,000 00	1,000 00
Total.....	\$23,036 66	\$16,716 66	\$9,097 93

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Par value.	Market value.
School bonds of Neosho and Labette counties, Kansas.....	\$105 65	\$105 65
20 bonds of Jackson county, Kansas.....	20,000 00	20,000 00
United States 5-20 bonds.....	2,600 00	3,267 00
Leavenworth City bonds.....	43,350 00	43,350 00
United States 5-per-cent. bonds.....	10,000 00	11,550 00
School bonds, Marshall county, Kansas.....	600 00	500 00
Leavenworth county bonds.....	6,800 00	6,800 00
Total.....	\$83,455 65	\$85,572 65

## V.—LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1875, computed according to the American experience table of mortality, with $4\frac{1}{2}$ per cent. interest.....		\$512,012 00
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$1,000 00	
Claims for death losses and other policy claims resisted by the Company.....	11,000 00	
Total policy claims.....		12,000 00
Amount due on account of salaries, rents and office expenses.....		800 00
Liabilities on policyholders' account.....		\$524,312 00
Gross surplus on policyholders' account.....		66,642 68
Total liabilities.....		\$590,954 68

## VI.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	1,599	\$4,621,259 00
Endowment policies.....	592	969,730 00
All other policies.....	8,267	962,403 00
Reversionary additions.....		23,394 00

*New policies issued during the year.*

Whole-life policies.....	318	917,159 00
Endowment policies.....	79	111,080 00
All other policies.....	3,563	519,500 00
Reversionary additions.....		7,393 00

*Old policies revived during the year.*

Whole-life policies.....	20	58,000 00
Endowment policies.....	9	25,500 00
All other policies.....	1	1,500 00
Reversionary additions.....		451 00

Total number and amount.....	14,448	\$8,207,319 00
Deduct total policies ceased to be in force.....	6,876	2,999,548 00

Total number and amount of policies in force at the end of the year..... 7,572 \$5,207,771 00

*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	1,373	\$3,700,310 00
Endowment policies.....	499	725,587 00
All other policies.....	5,700	761,112 00
Reversionary additions.....		20,812 00

Total number and amount of policies in force at the end of the year..... 7,572 \$5,207,771 00

*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death.....	20	\$42,599 00
By expiry.....	3,061	828,500 00
By surrender.....	151	408,117 00
By lapse.....	3,523	1,872,289 00
By change and decrease.....		11,000 00
By transfer.....	4	15,660 00
Not taken.....	97	321,386 00

Total..... 6,876 \$2,999,548 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force Dec. 31st of previous year.....	2,482	\$1,444,573 56
Number and amount of policies issued during the year.....	749	206,984 44
Total .....	3,231	\$1,650,558 00
Deduct number and amount which have ceased to be in force during the year...	1,832	569,918 00
Total number and amount of policies in force in Kansas Dec. 31, 1875...	1,399	\$1,080,640 00
Amount of losses and claims unpaid Dec. 31st of previous year.....	1	\$2,000 00
Amount of losses and claims incurred during the year.....	6	18,028 57
Total.....	7	\$15,028 57
Amount of losses and claims on policies paid during the year.....	7	15,028 57
Amount of premiums collected or secured during the year: Cash.....		45,851 60

## MUTUAL LIFE INSURANCE COMPANY—NEW YORK CITY.

Incorporated, 1842. Admitted to Kansas, December 18, 1871.

F. S. WINSTON, *President.*JOHN M. STUART, *Secretary.*

## I.—CAPITAL STOCK.

(Purely mutual.)

## II.—INCOME DURING YEAR 1875.

Cash received for premiums, without deductions for commissions or other expenses.....	\$15,696,463 21
Cash received for annuities.....	35,507 28
Total premium income.....	\$15,731,970 49
Cash received for interest upon mortgage loans.....	4,006,814 14
Cash received for interest on bonds owned, and dividends on stock.....	573,494 55
Cash received for rents for use of Company's property.....	48,796 00
Cash received for profits on bonds, stocks or gold actually sold.....	39,893 47
Total income.....	\$20,400,968 55
Amount of net or ledger assets, December 31st of previous year.....	69,157,411 81
Total .....	\$89,558,379 96

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$3,722,176 55
Cash paid for matured endowments and additions.....	662,906 78
Total amount actually paid for losses, and matured endowments.....	\$4,385,083 28
Cash paid to annuitants.....	51,659 43
Cash paid for surrendered policies and additions.....	4,718,486 96
Cash dividends paid to policyholders.....	5,539,668 67
(Total amount actually paid policyholders, \$12,674,898.34.)	
Cash paid for commissions to agents.....	482,357 88
Cash paid for medical examiners' fees.....	39,180 53
Cash paid for salaries and other compensation of officers and other office employes.....	328,017 09
Cash paid for United States taxes and revenue stamps, State and local taxes in State where organized, \$26,145.88; taxes, licenses, fines, and fees in other States, \$63,912.26,	90,057 64
Cash paid for commuting commissions.....	280,007 71
Cash paid for advertising.....	39,292 43
Cash paid for the following items, viz.: Exchange, postage, law, and miscellaneous.....	209,652 42
Total disbursements.....	\$14,143,456 54
Balance.....	\$75,414,923 42

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$3,322,655 41
Loans on bond and mortgage (first liens) on real estate.....	60,071,189 91
Cost value of bonds and stocks owned absolutely, as per schedule E.....	8,160,670 00
Cash deposited in banks.....	3,850,255 76
Agents' ledger balances.....	10,152 34
Total net or ledger assets, less depreciation.....	\$75,414,923 42

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages, bonds and stocks, and on collateral loans.....		\$1,177,105 25
Market value of real estate over cost.....		250,000 00
Market value of bonds and stocks over cost, as per schedule E.....		844,301 13
Gross premiums due and unreported on policies in force Dec. 31, 1875....	\$111,369 50	
Gross deferred premiums on policies in force Dec. 31, 1875.....	1,032,491 41	
Total.....	\$1,143,864 91	
Deduct 20 per cent. for loading on above gross amount.....	228,772 58	915,092 33
Total assets as per books of the Company.....		\$78,601,422 13

## ITEMS NOT ADMITTED.

Agents' balances.....	\$10,152 34	
Total.....		10,152 34
Total assets (less items not admitted).....		\$78,591,269 79

## SCHEDULE E.

	<i>Actual cost.</i>	<i>Par value.</i>	<i>Market value.</i>
United States bonds of 1881, registered.....	\$2,100,550 00		
United States bonds of 1881, registered (funded).....	2,050,000 00		
United States 10-40 bonds, registered.....	50,000 00		
United States bonds (D. C. issue, coupons).....	1,143,000 00		
New York State bounty bonds.....	500,000 00		
New York State, town of Cherry Valley bonds.....	50,000 00		
New York State, town of Yonkers bonds.....	20,000 00		
New York City and County rev. bonds.....	2,405,000 00		
Buffalo (N. Y.) city bonds.....	140,500 00		
Elmira (N. Y.) city bonds.....	30,000 00		
Total.....	\$8,160,670 00	\$8,494,050 00	\$9,004,971 13

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875, computed according to the American experience table of mortality, with $4\frac{1}{2}$ per cent. interest.....		\$68,216,949 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$652,245 85	
Claims for death losses and other policy claims resisted by the Company,	182,000 00	
Total policy claims.....		834,245 85
Amount of any other liability of the Company, viz.: Premiums paid in advance.....		30,179 78
Liabilities on policyholders' account.....		\$69,081,374 63
Gross surplus on policyholders' account.....		9,509,895 16
Total liabilities.....		\$78,591,269 79
Estimated surplus accrued on Tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$58,895 10	

## VI.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	70,908	\$226,469,082 00
Endowment policies.....	19,864	51,004,731 00
All other policies.....	143	162,720 00

• *New policies issued during the year.*

Whole-life policies.....	7,136	21,046,897 00
Endowment policies.....	1,478	3,374,395 00
All other policies.....	6	3,825 00

*Old policies revived during the year.*

Whole-life policies.....	987	3,087,115 00
Endowment policies.....	230	563,250 00
All other policies.....	5	4,100 00

*Old policies changed during the year.*

Whole-life policies.....	1	1,540 00
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*Additions by dividends in force Dec. 31, 1875.*

Whole-life policies.....		21,196,653 00
Endowment policies.....		3,559,128 00
All other policies.....		19,690 00

Total number and amount.....	100,758	\$330,493,126 00
Deduct total policies ceased to be in force.....	8,365	25,435,905 00

Total number and amount of policies in force at the end of the year.....92,393 \$305,057,221 00

*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	72,858	\$252,067,857 00
Endowment policies.....	19,369	52,825,849 00
All other policies.....	139	173,515 00
Total number and amount of policies in force at the end of the year.....	92,398	\$305,057,221 00

*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death.....	1,074	\$3,438,095 00
By expiry.....	194	583,435 00
By surrender.....	8,114	10,300,666 00
By lapse.....	3,085	8,188,499 00
By change and decrease.....	1	180,890 00
Not taken.....	897	2,749,820 00
Total.....	8,366	\$25,435,905 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force Dec. 31st of previous year.....	330	\$881,135 00
Number and amount of policies issued during the year.....	51	94,145 00
Total.....	381	\$925,280 00
Deduct number and amount which have ceased to be in force during the year...	23	46,500 00
Total number and amount of policies in force in Kansas Dec. 31st, 1875,	358	\$878,780 00
Amount of losses and claims unpaid Dec. 31st of previous year.....		None.
Amount of losses and claims incurred during the year.....		5,500 00
Amount of losses and claims paid during the year.....		5,500 00
Amount of premiums collected in Kansas during the year, in cash.....		22,222 22

## NEW YORK LIFE INSURANCE COMPANY—NEW YORK CITY.

Incorporated, 1841. Admitted to Kansas, October 28, 1871.

MORRIS FRANKLIN, *President.*\_\_\_\_\_, *Secretary.*I.—CAPITAL STOCK.  
(Purely mutual.)

## II.—INCOME DURING YEAR 1875.

Cash received for premiums without deductions for commissions or other expenses.....	\$5,780,218 72
Cash received for annuities.....	288,784 09
Total.....	\$6,069,002 81
Deduct amount of premiums paid to other companies for reinsurance on policies in this Company.....	57,775 68
Total premium income.....	\$6,011,227 13
Cash received for interest upon mortgage loans.....	1,222,704 54
Cash received for interest on bonds owned, and dividends on stock.....	406,556 09
Cash received for interest on premium notes, loans or liens.....	63,399 31
Cash received for interest on other debts due the Company, and as discount on claims paid in advance.....	33,101 62
Cash received for rents for use of Company's property.....	60,251 18
Cash received for profits on bonds, stocks or gold actually sold.....	84,645 60
Total income.....	\$7,881,885 47
Amount of net or ledger assets, December 31st of previous year.....	27,145,777 51
Total.....	\$35,027,662 98

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$1,529,410 20	
Premium notes, loans or liens used in payment of the same.....	28,904 63	
Cash paid for matured endowments and additions.....	49,605 70	
Premium notes, loans or liens used in payment of same.....	253 54	
<b>Total</b> .....	<b>\$1,608,176 07</b>	
Deduct amount received from other companies for losses or claims on policies of this Company reinsured.....	83,500 00	
<b>Total amount actually paid for losses and matured endowments.....</b>	<b>\$1,574,674 07</b>	
Cash paid to annuitants.....	74,765 91	
Cash paid for surrendered policies.....	1,073,165 25	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	88,576 76	
Cash dividends paid to policyholders.....	1,244,057 40	
Premium notes, loans or liens used in payment of dividends to policyholders.....	125,897 55	
(Total paid policyholders, \$4,131,136.94.)		
Cash paid for commissions to agents.....	293,458 55	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents (estimated).....	56,400 00	
Cash paid for medical examiners' fees.....	45,000 49	
Cash paid for salaries, and other compensation of officers and other office employes.....	165,928 02	
Cash paid for U. S. taxes and revenue stamps; State and local taxes in State where organized; taxes, licenses, fines, and fees in other States.....	27,700 48	
Cash paid for commuting commissions.....	2,066 56	
Cash paid for advertising.....	42,590 77	
Cash paid for the following items, viz.: Law, office and agency expenses.....	96,478 38	
<b>Total disbursements.....</b>	<b>\$4,860,760 29</b>	
<b>Balance.....</b>	<b>\$30,166,902 69</b>	

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$1,820,240 53	
Loans on bond and mortgage (first liens) on real estate.....	17,685,597 50	
Premiums, notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	885,728 82	
Cost value of bonds and stocks owned absolutely, as per schedule E.....	7,154,191 05	
Cash in Company's office, and deposited in banks.....	1,768,291 26	
Agents' ledger balances.....	27,111 49	
<b>Total net or ledger assets, less depreciation.....</b>	<b>\$29,341,160 65</b>	

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	179,289 95	
Interest due and accrued on bonds and stocks.....	39,421 66	
Interest due and accrued on premium notes, loans or liens.....	29,494 25	
Rents due and accrued on Company's property or lease.....	8,925 00	
Market value of bonds and stocks over cost, as per schedule E.....	479,052 95	
Gross premiums due and unreported on policies in force Dec. 31, 1875....	\$105,841 54	
Gross deferred premiums on policies in force Dec. 31, 1875.....	463,269 64	
<b>Total.....</b>	<b>\$568,611 18</b>	
Deduct 20 per cent. for loading on above gross amount.....	115,722 25	
<b>Net amount of uncollected and deferred premiums.....</b>	<b>\$455,888 93</b>	
<b>Total assets as per the books of the Company.....</b>	<b>\$30,533,233 39</b>	

## ITEMS NOT ADMITTED.

Agents' balances.....	\$27,111 49	
<b>Total.....</b>	<b>27,111 49</b>	
<b>Total assets (less items not admitted).....</b>	<b>\$30,506,121 90</b>	

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, ETC., OWNED BY THE COMPANY.

	Actual cost.	Par value.	Market value.
Central Park loan.....	\$25,283 75	25,000 00	26,250 00
Delaware & Hudson Canal stock.....	69,832 19	64,000 00	79,360 00
Delaware & Hudson Canal bonds.....	400,000 00	400,000 00	442,500 00
New York street bonds.....	549,967 10	543,500 00	592,415 00
New York County bounty bonds.....	41,104 00	40,000 00	41,400 00
New York City consolidated bonds.....	645,596 25	637,500 00	698,062 50
New York County consolidated bonds.....	113,928 75	112,500 00	123,187 50
Brooklyn City bonds.....	563,865 10	529,000 00	581,900 00
Jersey City bonds.....	103,375 00	100,000 00	104,500 00
N. Y. Central & Hudson River R. R. bonds.....	1,019,882 50	1,000,000 00	1,180,000 00
N. Y. & Harlem consolidated bonds.....	1,074,075 00	1,000,000 00	1,130,000 00

	<i>Actual cost.</i>	<i>Par value.</i>	<i>Market value.</i>
Yonkers Town bonds.....	\$186,823 16	\$184,000 00	\$187,680 00
Flushing water bonds.....	77,600 00	80,000 00	80,000 00
Rensselaer & Sar. R. R. bonds.....	9,519 92	9,000 00	10,260 00
Morrisania bonds.....	70,815 00	69,500 00	70,890 00
Westchester bonds.....	5,500 00	5,500 00	5,500 00
West Farms bonds.....	2,525 00	2,500 00	2,525 00
Merchants Bank stock.....	15,758 75	14,000 00	16,790 00
Bank of America stock.....	8,484 00	7,700 00	11,704 00
Bank of Republic stock.....	1,800 00	1,500 00	1,425 00
American Exchange Bank bonds.....	10,125 00	10,000 00	11,700 00
Metropolitan Bank bonds.....	5,381 25	5,000 00	6,500 00
United States 10-40 bonds.....	49,500 00	50,000 00	67,500 00
United States 6-per-cent., 1881, bonds.....	221,848 13	219,000 00	262,800 00
United States 6-per-cent. coupon bonds.....	51,773 75	56,000 00	67,900 00
United States currency 6's, bonds.....	498,015 00	450,000 00	553,500 00
United States new 5's, bonds.....	581,297 08	500,000 00	580,000 00
United States 5-20's 1867, bonds.....	603,625 00	500,000 00	598,125 00
United States 5-20 coupon bonds.....	4,760 00	4,000 00	4,785 00
City of Richmond bonds.....	46,250 00	50,000 00	53,500 00
Virginia bonds.....	5,338 66	10,010 00	6,005 00
Tennessee bonds.....	13,975 00	20,000 00	8,000 00
Georgia bonds.....	2,730 00	3,500 00	1,400 00
Alabama bonds.....	45,100 00	48,000 00	13,440 00
South Carolina bonds.....	14,000 00	28,000 00	2,800 00
Mississippi bonds.....	15,285 71	20,000 00	20,000 00
<b>Totals.....</b>	<b>\$7,154,191 05</b>	<b>\$6,798,710 00</b>	<b>\$7,633,224 00</b>

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875, computed according to the American experience table of mortality, with 4½ per cent. interest.....	\$24,515,632 00	
Deduct net value of risks of this Company reinsured in other solvent companies.....	148,781 00	
Net reinsurance reserve.....		\$24,366,851 00
Claims for matured endowments due and unpaid.....	\$4,775 66	
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	359,288 00	
Claims for death losses and other policy claims resisted by the Company.....	83,700 00	
<b>Total policy claims.....</b>		<b>447,763 66</b>
Liabilities on policyholders' account.....		\$24,814,614 66
Gross surplus on policyholders' account.....		5,691,507 24
<b>Total liabilities.....</b>		<b>\$30,506,121 90</b>

Estimated surplus on Tontine and other policies, the profits upon which are especially reserved for that class of policies..... \$308,138 81

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31st of previous year.....	\$910,049 14	
Premium notes, loans or liens received during the year.....	193,825 44	
<b>Total.....</b>		<b>\$1,103,874 58</b>
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims,	\$29,158 17	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	38,576 76	
Amount of notes, loans or liens used in payment of dividends to policyholders.....	125,897 55	
Amount of notes, loans or liens redeemed by maker in cash.....	24,513 28	
<b>Total reduction of premium note account.....</b>		<b>218,145 76</b>
<b>Balance, note assets at end of the year.....</b>		<b>\$885,728 83</b>

## VII.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	34,846	\$101,717,167 00
Endowment policies.....	8,425	19,201,915 00
All other policies.....	127	123,725 00
Reversionary additions.....		1,792,316 00
<i>New policies issued during the year.</i>		
Whole-life policies.....	5,477	16,151,314 00
Endowment policies.....	1,365	3,714,409 00
All other policies.....	67	51,000 00



<i>Old policies revived during the year.</i>		
Whole-life policies.....	106	\$389,855 00
Endowment policies.....	14	86,305 00
<i>Old policies increased in amount during the year.</i>		
Whole-life policies.....		9,391 00
Endowment policies.....		62,350 00
<i>Additions by dividends during the year.</i>		
Reversionary additions .....		1,549,566 00
Total number and amount.....	50,427	\$144,799,318 00
Deduct total policies ceased to be in force.....	5,766	18,667,194 00
Total number and amount of policies in force at the end of the year.....	44,661	\$126,132,119 00
<i>Policies in force at the end of the year, including additions.</i>		
	NUMBER.	AMOUNT.
Whole-life policies.....	35,937	\$104,554,865 00
Endowment policies.....	8,549	19,433,416 00
All other policies.....	175	149,725 00
Reversionary additions.....		1,994,113 00
Total number and amount of policies in force at the end of the year.....	44,661	\$126,132,119 00
<i>Number and amount of policies terminated during the year.</i>		
	NUMBER.	AMOUNT.
By death .....	528	\$1,650,515 00
By expiry .....	28	63,420 00
By surrender.....	1,735	6,796,760 00
By lapse.....	2,652	7,167,935 00
By change and decrease.....		566,669 00
Not taken.....	823	2,511,895 00
Total .....	5,766	\$18,667,194 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force December 31st of previous year.....	238	\$654,665 00
Number and amount of policies issued during the year.....	63	108,855 00
Total .....	351	\$763,520 00
Deduct number and amount which have ceased to be in force during the year...	44	87,300 00
Total number and amount of policies in force December 31st, 1875.....	307	\$676,220 00
Amount of losses and claims unpaid December 31st of previous year.....		None.
Amount of losses and claims incurred during the year.....	3	\$4,133 00
Total .....	3	\$4,133 00
Amount of losses and claims on policies paid during the year.....	3	4,133 00
Amount of premiums collected in Kansas during the year, in cash.....		21,000 00

## NORTHWESTERN MUTUAL LIFE INSURANCE CO.—MILWAUKEE, WIS.

Incorporated, March, 1857. Admitted to Kansas, October 6, 1871.

H. L. PALMER, *President.*WILLARD MERRILL, *Secretary.*

## I.—CAPITAL STOCK.

(Purely mutual.)

## II.—INCOME DURING YEAR 1875.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,745,002 49
Premium notes, loans or liens taken in part payment for premiums.....	753,194 06
Premiums paid by dividends, including reconverted additions, \$121,889.09; surrendered policies, \$56,653.29.....	178,542 88
Total premium income.....	\$2,676,738 98

Cash received for interest upon mortgage loans.....	\$938,171 48
Cash received for interest on bonds owned, and dividends on stock.....	19,295 00
Cash received for interest on premium notes, loans or liens.....	813,971 77
Cash received for interest on other debts due the Company, including interest on deposits and on deferred premiums.....	87,207 82
Cash received for rents for use of Company's property.....	8,697 47
Cash and securities, \$53,323.52, and notes, \$6,087.26, other than premiums, received from other companies for assuming or reinsuring their risks.....	59,410 78
Total income.....	\$4,058,492 75
Amount of net or ledger assets, Dec. 31st of previous year.....	14,627,574 89
Total.....	\$18,681,067 14

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$600,155 51
Premium notes, loans or liens used in payment of the same.....	45,348 58
Cash paid for matured endowments and additions.....	42,363 97
Premium notes, loans or liens used in payment of same.....	14,418 99
Total amount actually paid for losses and matured endowments.....	\$702,287 05
Cash paid for surrendered policies.....	213,050 66
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	277,354 20
Cash surrender values, including reconverted additions applied in payment of premiums, Cash dividends paid to policyholders, \$38,729.06; same applied in payment of premiums, and interest, \$176,112.11.....	57,310 89
Premium notes, loans or liens used in payment of dividends to policyholders.....	214,841 17
(Total paid policyholders, \$2,004,490.35.)	539,646 38
Cash paid for commissions to agents.....	191,725 18
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	60,991 46
Cash paid for medical examiners' fees.....	18,211 04
Cash paid for salaries and other compensation of officers and office employees.....	87,602 33
Cash paid for United States tax and revenue stamps, State and local taxes in State where organized, and taxes, licenses, fines and fees in other States.....	6,716 84
Cash paid for rent.....	9,368 51
Cash paid for commuting commissions.....	10,442 56
Cash paid for furniture and fixtures and safes for home and agency offices.....	2,416 60
Cash paid for advertising.....	2,431 84
Cash paid for the following items, viz.: Miscellaneous.....	72,844 00
Debit balance, and profit and loss account.....	6,828 43
Total disbursements.....	\$2,474,068 64
Balance.....	\$16,206,998 50

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate, exclusive of all incumbrances.....	\$496,010 87
Loans on bond and mortgage (first liens) on real estate.....	10,601,468 53
Loans made in cash to policyholders on this Company's policies assigned as collaterals.....	350 00
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	4,142,780 87
Cost value of bonds and stocks owned absolutely, as per schedule E.....	337,333 90
Cash in Company's office.....	101,248 51
Cash deposited in banks.....	453,045 13
Bills receivable.....	20,518 62
Agents' ledger balances.....	46,742 07
Office furniture, at less than half cost.....	7,500 00
Total net or ledger assets, less depreciation.....	\$16,206,998 50

## OTHER ASSETS.

Interest due, \$178,043.30, and accrued, \$228,350.61, on bonds and mortgages.....	406,393 91
Interest due and accrued on bonds and stocks.....	9,776 17
Interest due, \$4,351.30, and accrued, \$131,246.81, on premium notes, loans or liens.....	135,598 11
Rents due and accrued on Company's property, or lease.....	1,087 14
Market value of bonds and stocks over cost, as per schedule E.....	34,441 10
Gross premiums due and unreported on policies in force Dec. 31, 1875...	\$155,952 56
Gross deferred premium on policies in force Dec. 31, 1875.....	276,737 00
Total.....	\$432,689 56
Deduct 20 per cent. for loading on above gross amount.....	86,537 91
Net amount of uncollected and deferred premiums.....	346,151 65
Total assets as per the books of the Company.....	\$17,140,446 58

## ITEMS NOT ADMITTED.

Judgments, furniture, fixtures and safes.....	\$7,500 00
Agents' balances.....	46,742 07
Bills receivable.....	20,518 62
Total.....	74,760 69
Total assets (less items not admitted).....	\$17,065,685 89

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Actual cost.</i>	<i>Par value.</i>	<i>Market value.</i>
United States 5-20 bonds registered.....		\$100,000 00	
United States currency 6-per-cent. bonds registered...		180,000 00	
Green Bay City, Wis., bonds.....		26,400 00	
Pope county, Minnesota, bonds.....	\$337,333 90	5,000 00	
Accrued interest.....	9,776 17		
Total.....	\$347,109 07	\$311,400 00	\$381,551 17

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1876, computed according to the American experience table of mortality, with 4½ per cent. interest.....			\$13,368,561 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$143,128 61		
Claims for death losses and other policy claims, resisted by the Company,	27,800 00		
Total policy claims.....			170,928 61
Amount of all unpaid dividends of surplus or other description of profits due policyholders (estimated).....		5,000 00	
Amount of any other liability of the Company, viz.: Accrued commissions (estimated),		2,500 00	
Reserve on lapsed policies entitled to paid-up insurance.....		7,827 00	
Liabilities on policyholders' account.....		\$13,554,816 61	
Gross surplus on policyholders' account.....		3,510,869 28	
Total liabilities.....		\$17,065,685 89	

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31st of previous year.....	\$4,294,285 52		
Premium notes, loans or liens received during the year.....	759,281 82		
Total.....			\$5,053,566 84
Deductions during the year as follows:			
Amount of notes, loans or liens used in payment of losses and claims,	\$59,767 57		
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	277,354 20		
Amount of notes, loans or liens used in payment of dividends to policyholders.....	539,641 38		
Amount of notes, loans or liens redeemed by maker in cash.....	34,017 82		
Total reduction of premium note account.....		\$910,785 97	
Balance, note assets at end of the year.....		4,142,780 87	

## VII.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	25,005	\$49,053,950 00
Endowment policies.....	9,685	14,785,938 00
All other policies.....	702	1,451,133 00

*New policies issued during the year.*

Whole-life policies.....	5,311	11,857,146 00
Endowment policies.....	558	759,296 00
All other policies.....	185	462,059 00

*Old policies revived during the year.*

Whole-life policies.....	210	503,529 00
Endowment policies.....	101	155,846 00
All other policies.....	8	12,200 00

*Old policies increased during the year.*

Whole-life policies.....	6	22,669 00
Endowment policies.....		6,989 00
All other policies.....		148,996 00

Total number and amount.....	41,781	\$78,908,751 00
Deduct total policies ceased to be in force.....	5,353	11,784,536 00
Total number and amount of policies in force at the end of the year.....	36,428	\$67,124,215 00

*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	26,530	\$61,873,633 00
Endowment policies.....	9,162	13,662,530 00
All other policies.....	736	1,588,052 00

Total number and amount of policies in force at the end of the year.....	36,428	\$67,124,215 00
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*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death.....	353	\$742,483 00
By expiry.....	44	163,754 00
By surrender.....	920	1,549,826 00
By lapse.....	3,353	7,124,191 00
By change and decrease.....	5	491,477 00
Not taken.....	678	1,708,305 00
Total.....	5,353	\$11,784,536 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force Dec. 31, of previous year.....	549	\$1,153,690 00
Number and amount of policies issued during the year.....	73	240,150 00
Total.....	622	\$1,393,840 00
Deduct number and amount which have ceased to be in force during the year or have removed from the State.....	87	243,363 00
Total number and amount of policies in force in Kansas, Dec. 31, 1875....	535	\$1,150,477 00
Amount of losses and claims unpaid Dec. 31, of previous year.....	1	\$100 00
Amount of losses and claims incurred during the year.....	6	\$8,900 00
Total.....	7	\$9,000 00
Amount of losses and claims paid during the year.....	5	3,500 00
Amount of premiums collected or secured in Kansas during the year, in cash, \$35,475.48; notes or credits, \$10,471.33; total.....		\$45,946 81

## PHENIX MUTUAL LIFE INSURANCE COMPANY—HARTFORD, CONN.

Incorporated, May, 1851. Admitted to Kansas, June 16, 1875.

AARON C. GOODMAN, *President.*JOHN M. HOLCOMBE, *Secretary.*

## I.—CAPITAL STOCK.

Amount of capital stock paid up in cash, \$16,000; since called in, \$84,000.....	\$100,000 00
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## II.—INCOME DURING YEAR 1875.

Cash received for premiums, without deductions for commissions or other expenses.....	\$2,366,821 30
Premium notes, loans, or liens taken in part payment for premiums....	254,569 00
Total.....	\$2,621,390 30
Deduct amount of premiums paid to other companies for reinsurance, on policies in this Company.....	1,320 45
Total premium income.....	\$2,620,069 85
Cash received for interest upon mortgage loans, and on bonds owned, and dividends on stock.....	426,481 06
Cash received for interest on premium notes, loans, or liens.....	251,814 94
Total income.....	\$3,298,365 85
Amount of net or ledger assets December 31st of previous year.....	9,402,318 05
Total.....	\$12,700,683 90

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$812,637 99
Premium notes, loans, or liens used in payment of the same.....	49,272, 94
Cash paid for matured endowments and additions.....	24,688 31
Premium notes, loans or liens used in payment of same.....	4,311 69
Total.....	\$890,910 93
Deduct amount received from other companies for losses or claims on policies of this Company reinsured.....	4,717 54
Total amount actually paid for losses and matured endowments.....	\$886,193 39
Cash paid for surrendered policies.....	23,843 41
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	382,766 29
Cash dividends paid to policyholders.....	563,000 79
Premium notes, loans, or liens used in payment of dividends to policyholders.....	78,721 67
(Total paid policyholders, \$1,934,525.55.)	

Cash paid stockholders for interest or dividends.....	\$6,000 00
Cash paid for commissions to agents.....	195,607 84
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	89,042 04
Cash paid for medical examiners' fees.....	14,180 39
Cash paid for salaries and other compensation of officers and other office employes.....	43,681 55
Cash paid for State and local taxes.....	63,256 15
Cash paid for rent.....	4,800 00
Cash paid for furniture and fixtures and safes for home and agency offices.....	2,043 89
Cash paid for the following items, viz.: Postage and exchange.....	17,551 03
Printing, advertising and sundry expenses.....	80,097 39
Total disbursements.....	<u>\$2,450,735 33</u>
Balance.....	\$10,249,948 57
Deduct for errors in statement of net assets, Dec. 31, 1874.....	<u>258,757 67</u>
True balance.....	<u>\$9,991,190 90</u>

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$60,768 00
Loans on bond and mortgage (first liens) on real estate.....	5,488,652 82
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per schedule C.....	53,500 00
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	3,363,978 54
Cost value of bonds and stocks owned absolutely, as per schedule E.....	558,078 00
Cash in company's office and deposited in banks.....	323,222 37
Bills receivable, indorsed and otherwise secured.....	58,991 17
Stockholders' notes, since called in.....	84,000 00
Total net or ledger assets, less depreciation.....	<u>\$9,991,190 90</u>

## OTHER ASSETS.

Interest due, \$77,379.07, and accrued, \$56,853.15, on bonds and mortgages.....	134,252 22
Interest due, \$400.00, and accrued, \$3,023.00, on bonds and stocks.....	3,423 00
Interest accrued on collateral loans.....	450 00
Market value of bonds and stocks over cost, as per schedule E.....	41,957 00
Gross premiums due and unreported on policies in force Dec. 31, 1875.....	\$29,299 98
Gross deferred premiums on policies in force Dec. 31, 1875.....	102,536 05
Total.....	<u>\$131,836 03</u>
Deduct 20 per cent. for loading on above gross amount.....	<u>26,367 20</u>
Net amount of uncollected and deferred premiums.....	105,468 83
Furniture, fixtures, and safes, 33½ per cent. of cost.....	<u>9,606 58</u>
Total assets as per the books of the company.....	<u>\$10,286,328 53</u>

## ITEMS NOT ADMITTED.

Furniture, fixtures, and safes.....	\$9,606 58
Loans on personal security, indorsed or not.....	84,000 00
Bills receivable.....	58,991 17
Loans on collaterals in excess of 20 per cent. margin.....	5,833 34
Total.....	<u>158,431 09</u>
Total assets (less items not admitted).....	<u>\$10,127,897 44</u>

## SCHEDULE C.

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
Note Quincy Pacific & Missouri R.R., guaranteed by C. H. Bull and twenty others, and secured by 50 bonds of said railroad company.....	\$50,000 00	\$35,000 00	\$35,000 00
Note secured by 688 shares of Willimantic Linen Company stock.....	17,200 00	51,800 00	10,000 00
Note secured by 102 shares of Chicago National Bank stock.....	10,200 00	11,322 00	8,500 00
Total.....	<u>\$77,400 00</u>	<u>\$97,922 00</u>	<u>\$53,500 00</u>

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Actual cost.</i>	<i>Par value.</i>	<i>Market value.</i>
United States registered 6 per cent bonds 1881.....	\$165,429 00	\$160,000 00	\$192,000 00
United States coupon 6 per cent. bonds, 1881.....	17,447 00	15,000 00	18,300 00
United States registered 6 per cent. bonds, 1868.....	80,588 00	70,000 00	84,000 00
Tennessee State 6 per cent. bonds.....	19,475 00	26,000 00	11,700 00
Indiana Central R. R. 10 per cent. bonds.....	7,600 00	8,000 00	8,000 00
Valley Falls township 7 per cent. bonds.....	14,835 00	23,000 00	14,835 00
Mattoon City 10 per cent. bonds.....	34,970 00	36,000 00	36,000 00
Trustee certificates S. Minnesota R. R. bonds.....	35,000 00	50,000 00	10,000 00
Benton Harbor and St. Joseph school bonds.....	17,000 00	17,000 00	17,000 00
200 shares Charter Oak Nat. Bank stock, Hartford.....	19,662 00	20,000 00	26,200 00
200 " First Nat. Bank stock, Hartford.....	22,255 00	20,000 00	28,000 00
85 " Aetna Nat. Bank stock, Hartford.....	8,500 00	8,500 00	4,550 00
100 " Mercantile Nat. Bank stock, Hartford.....	6,950 00	10,000 00	13,000 00
400 " American Nat. Bank stock, Hartford.....	21,293 00	20,000 00	30,000 00
70 " Far's and Mech's Nat. B'k stock, Hartford.....	8,724 00	7,000 00	9,170 00
200 " Phoenix Nat. Bank stock, Hartford.....	26,000 00	20,000 00	32,000 00
100 " First Nat. Bank, Massillon, Ohio.....	10,000 00	10,000 00	13,000 00
250 " Toledo Nat. Bank, Toledo, Ohio.....	25,000 00	25,000 00	25,000 00
50 " U. S. Trust Co., Hartford.....	5,000 00	5,000 00	5,000 00
284 " Hartford City Gas Light Co.....	7,350 00	7,100 00	12,780 00
100 " Security Co., Hartford.....	10,000 00	10,000 00	9,500 00
Total.....	\$558,078 00	\$562,600 00	\$600,035 00

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875, computed according to the American experience table of mortality, with 4½ per cent. interest.....	\$9,234,627 00	
Deduct net value of risks of this Company insured in other solvent companies.....	5,353 00	
Net reinsurance reserve.....		\$9,229,274 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$193,850 00	
Claims for death losses and other policy claims resisted by the Company.....	52,000 00	
Total policy claims.....		245,850 00
Liabilities on policyholders' account.....		9,476,124 00
Gross surplus on policyholders' account.....		652,773 44
Total liabilities.....		\$10,127,897 44

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand Dec. 31st of previous year.....	\$3,639,330 00	
Premium notes, loans or liens received during the year.....	254,569 00	
Total.....		\$3,893,899 00
Deductions during the year as follows:		
Amount of notes, loans or liens used in payment of losses and claims.....	\$53,584 63	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	382,766 29	
Amount of notes, loans or liens used in payment of dividends to policyholders.....	78,721 67	
Amount of notes, loans or liens redeemed by maker in cash.....	14,847 87	
Total reduction of premium note account.....		529,920 46
Balance, note assets at end of the year.....		\$3,363,978 54

## VII.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	24,821	\$56,758,678 00
Endowment policies.....	8,593	12,359,147 00
All other policies.....	4	4,000 00
Reversionary additions.....		89,280 00

*New policies issued during the year.*

Whole-life policies.....	3,535	5,900,821 00
Endowment policies.....	1,270	1,213,306 00

*Old policies revived during the year.*

Whole-life policies.....	140	371,690 00
Endowment policies.....	158	296,800 00

*Old policies increased in amount during the year.*

Whole-life policies.....		4,500 00
Endowment policies.....		1,250 00

*Additions by dividends during the year.*

	NUMBER.	AMOUNT.
Reversionary additions.....	.....	\$13,846 00
Total number and amount.....	38,521	\$77,012,818 00
Deduct total policies ceased to be in force.....	8,240	16,765,632 00
Total number and amount of policies in force at the end of the year.....	30,281	\$60,247,186 00

*Policies in force at the end of the year, including additions:*

	NUMBER.	AMOUNT.
Whole-life policies.....	22,567	\$49,673,668 00
Endowment policies.....	7,710	10,466,392 00
All other policies.....	4	4,000 00
Reversionary additions.....	.....	103,126 00
Total number and amount of policies in force at the end of the year.....	30,281	\$60,247,186 00

*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death.....	370	\$894,993 00
By expiry.....	17	29,000 00
By surrender.....	143	266,361 00
By lapse.....	4,857	9,551,966 00
By change and decrease.....	1,497	3,777,100 00
Not taken.....	1,356	2,246,212 00
Total.....	8,240	\$16,765,632 00

Policies reinsured..... \$25,000 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Policies in force December 31st of previous year.....	91	\$177,944 00
Policies issued during the year.....	32	61,666 00
Total.....	123	\$239,610 00
Deduct number and amount which have ceased to be in force during the year.....	18	42,115 00
Total number and amount of policies in force in Kansas Dec. 31st, 1875.....	105	\$197,495 00
Losses and claims unpaid Dec. 31st of previous year.....	.....	None.
Losses and claims incurred during the year.....	2	\$2,000 00
Losses and claims paid during the year.....	2	2,000 00
Amount of premiums collected or received during the year in cash (estimated),.....	.....	4,800 00

## PROTECTION LIFE INSURANCE COMPANY—CHICAGO, ILLINOIS.

Incorporated, March 7, 1867. Admitted to Kansas, January 3, 1876.

L. P. HILLARD, *President.*

A. W. EDWARDS, *Secretary.*

## I.—CAPITAL STOCK.

Amount of capital stock paid up in cash..... \$200,000 00

## II.—INCOME DURING YEAR 1875.

Cash received for premiums without deductions or other expenses.....	\$706,157 85	
Premium notes, loans or liens taken in part payment for premiums.....	80,344 67	
Total premium income.....		\$786,502 52
Cash received for interest on mortgage loans.....		8,745 82
Cash received for interest on other debts due the company.....		2,180 58
Cash received as discount on claims paid in advance.....		2,075 44
Cash received for rents for use of company's property.....		1,363 33
Total income.....		\$800,867 69
Amount of net or ledger assets, December 31st, of previous year.....	295,720 36	
Increase of capital during 1875.....	700 00	
Total.....		296,420 36
		1,097,288 05

## III.—DISBURSEMENTS DURING YEAR 1875.

Total cash paid for losses and additions.....	\$513,964 00
Cash paid stockholders for interest or dividends.....	8,449 13
Cash paid for commissions to agents.....	37,524 97
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	8,613 36
Cash paid for medical examiners' fees.....	1,736 00
Cash paid for salaries, and other compensation of officers and other office employes.....	28,545 32
Cash paid for State and local taxes in States where organized, \$2,141.66; taxes, licenses, fines, and fees in other States, \$1,116.43.....	3,258 09
Cash paid for rent.....	3,000 00
Cash paid for furniture and fixtures and safes for home and agency offices.....	3,225 00
Cash paid for advertising.....	13,227 97
Cash paid for the following items, viz.: expenses, \$15,477.17; printing, \$3,019.30; interest, \$4,161.26; stationery, \$862.12; postage, \$3,417.45; exchange, \$42.36; profit and loss, \$33,205.87.....	\$65,185 47
Total disbursements.....	\$683,729 31
Balance.....	\$413,558 74

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate, exclusive of all incumbrances.....	\$22,515 05
Loans on bond and mortgage (first liens) on real estate.....	122,500 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per schedule C.....	14,100 00
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	16,100 00
Premium notes in excess of reserve.....	64,244 67
Cost value of bonds and stocks owned absolutely, as per schedule E.....	1,122 00
Cash in Company's office.....	8,990 36
Cash deposited in banks.....	93,555 29
Bills receivable.....	17,766 36
Agents' ledger balances.....	19,182 23
Total net or ledger assets, less depreciation.....	\$369,075 96

## OTHER ASSETS.

Interest due, \$7,480.00, and accrued, \$2,354.91, on bonds and mortgages.....	9,834 91
Interest due, \$807.00, and accrued, \$402.56, on bonds and stocks.....	1,209 56
Market value of bonds and stocks over cost, as per schedule E.....	200 00
Gross premiums due and unreported on policies in force Dec. 31, 1875.....	\$7,919 55
Gross deferred premiums on policies in force Dec. 31, 1875.....	26,000 00
Total.....	\$33,919 55
Deduct 20 per cent. for loading on above gross amount.....	6,783 91
Net amount of uncollected and deferred premiums.....	27,135 64
Furniture, fixtures and safes.....	4,348 46
Postage stamps.....	250 00
Total assets as per the books of the Company.....	\$412,054 53

## ITEMS NOT ADMITTED.

Loans on Company's own stock.....	\$1,000 00
Furniture, fixtures and safes.....	4,348 46
Loans on collateral in excess of 20 per cent. margin.....	18 34
Agents' balances.....	19,182 23
Premium notes in excess of reserve.....	64,244 67
Bills receivable.....	11,766 36
Total.....	100,555 06
Total assets (less items not admitted).....	\$311,499 47

## SCHEDULE C.

## LOANS ON COLLATERALS.

	Par value.	Market value.	Loaned.
100 shares State Nat'l Bank stock, Springfield, Ill.....	\$10,000 00	\$12,000 00	\$10,000 00
1 bond, Cook county, Ill.....	100 00	104 00	100 00
20 shares Company stock.....	2,000 00	2,000 00	1,000 00
140 shares Post Printing Co. stock, Chicago, Ill.....	14,000 00	14,000 00	3,000 00
Total.....	\$26,100 00	\$28,104 00	\$14,100 00

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	Actual cost.	Par value.	Market value.
5-20 United States bonds, 1867.....	\$1,122 00	\$1,100 00	\$1,322 00



## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875, computed according to the American experience table of mortality, with $\frac{3}{4}$ per cent. interest.....			\$85,827 00
Claims for death losses due and unpaid, awaiting demand.....	\$10,000 00		
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	36,937 50		
Claims for death losses and other policy claims, resisted by the company,	9,600 00		
Total policy claims.....		56,537 50	
Amount of any other liability of the Company, viz.: Ledger balances.....		15,459 47	
Liability on policyholders' account.....		\$157,823 97	
Gross surplus on policyholders' account.....		153,675 50	
Total liabilities.....		\$311,499 47	

## VI.—PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens received during the year.....	80,344 67
Note assets at end of the year.....	\$80,344 67

## VII.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
All policies.....	9,148	\$9,148,000 00
<i>New policies issued during the year.</i>		
All policies.....	3,176	4,304,082 00
Total number and amount.....	12,324	\$13,452,082 00
Deduct total policies ceased to be in force.....	2,587	2,578,750 00
Total number and amount of policies in force at the end of the year.....	9,737	\$10,873,332 00

*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
All policies.....	9,737	10,873,332 00
Total number and amount of policies in force at the end of the year.....	9,737	\$10,873,332 00

*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death.....	118	\$113,875 00
By expiry.....	2,435	2,435,000 00
Not taken.....	34	29,857 00
Total.....	2,587	\$2,578,750 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force Dec. 31 of previous year.....	22	\$22,000 00
Number and amount of policies issued during the year.....	2	2,000 00
Total.....	24	\$24,000 00
Deduct number and amount which have ceased to be in force during the year.....	2	2,000 00
Total number and amount of policies in force in Kansas Dec. 31, 1875....	22	\$22,000 00
Amount of losses and claims incurred during the year.....		None.
Amount of losses and claims paid during the year.....		None.

## TRAVELERS INSURANCE COMPANY—HARTFORD, CONN.

Incorporated, June 17, 1863. Admitted to Kansas, March 1, 1875.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

## I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$600,000 00
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## II.—INCOME DURING YEAR 1875.

Cash received for premiums, without deductions for commissions or other expenses.....	\$1,183,233 39
Deduct amount of premiums paid to other companies for reinsurance on policies in this Company.....	7,883 68
Total premium income.....	\$1,125,349 71
Cash received for interest upon mortgage loans.....	157,002 82
Cash received for interest on bonds owned, and dividends on stock.....	81,343 00
Cash received for interest on other debts due the Company.....	5,634 61
Cash received as discount on claims paid in advance.....	588 60
Cash received for rents for use of Company's property.....	1,498 97
Cash received for profits on bonds, stocks or gold actually sold.....	8,434 49
Total income.....	\$1,879,852 20
Amount of net or ledger assets, December 31st, of previous year.....	2,947,823 83
Total.....	\$4,827,176 03

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$351,383 85
Deduct amount received from other companies for losses or claims on policies of this Company reinsured.....	8,000 00
Total amount actually paid for losses and matured endowments.....	\$343,383 85
Cash paid to annuitants.....	1,150 00
Cash paid for surrendered policies.....	26,274 23
(Total paid policyholders, \$370,807.88.)	
Cash paid stockholders for interest or dividends.....	66,000 00
Cash paid for commissions to agents.....	223,066 91
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	70,308 04
Cash paid for medical examiners' fees.....	10,718 54
Cash paid for salaries, and other compensation of officers and other office employes.....	44,699 29
Cash paid for United States taxes and revenue stamps, \$7.00; taxes, licenses, fines and fees in other States, \$12,145.93; total.....	12,152 93
Cash paid for rent, less \$651.99 received under sub-lease.....	18,381 32
Cash paid for furniture and fixtures and safes for home and agency offices.....	879 49
Cash paid for advertising.....	45,129 97
Cash paid for the following items, viz.: Books, blanks and stationery, \$12,665.04; express charges, \$3,512.93; expenses, \$14,059.28; exchange, \$1,825.47; stamps, \$10,681.54; loss expenses, \$12,260.60; profit and loss, \$7,458.51; total.....	61,963 37
Total disbursements.....	\$924,125 74
Balance.....	\$3,408,050 29

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate, exclusive of all incumbrances.....	\$87,688 21
Loans on bond and mortgage (first liens) on real estate.....	2,004,877 50
Cost value of bonds and stocks owned absolutely, as per schedule E.....	1,192,964 75
Cash in Company's office.....	1,574 74
Cash deposited in banks.....	115,945 09
Total net or ledger assets, less depreciation.....	\$3,408,050 29

## OTHER ASSETS.

Interest due, \$23,824.07, and accrued, \$54,690.28, on bonds and mortgages.....	\$78,514 35
Market value of bonds and stocks over cost, as per schedule E.....	64,280 25
Gross premiums due and unreported on policies in force Dec. 31, 1875.....	\$92,391 37
Gross deferred premiums on policies in force Dec. 31, 1875.....	63,124 87
Total.....	\$155,516 24
Deduct 20 per cent. for loading on above gross amount.....	31,103 24
Net amount of uncollected and deferred premiums.....	124,413 00
Total assets.....	\$3,670,257 89

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;C., OWNED BY THE COMPANY.

	Actual cost.	Par value.	Market value.
United States bonds, 6s of '81.....	\$3,210 00	\$3,000 00	\$3,600 00
United States bonds, 5-20s.....	821,764 46	804,000 00	370,880 00
Connecticut State bonds.....	45,289 66	45,000 00	45,450 00
Tennessee State bonds.....	26,677 50	32,000 00	12,910 00
Virginia State bonds.....	15,319 60	26,100 00	18,270 00

	<i>Actual cost.</i>	<i>Par value.</i>	<i>Market value.</i>
West Virginia certificates.....	\$4,909 30	\$13,000 00	\$1,170 00
Elizabeth City bonds.....	9,593 33	10,000 00	9,300 00
Chicago water loan bonds.....	19,200 00	20,000 00	20,600 00
Indianapolis City bonds.....	7,766 66	10,000 00	9,000 00
Michigan Southern & Northern Indiana R. R. bonds,	10,682 50	10,000 00	10,100 00
Lake Shore & Michigan Southern R. R. bonds.....	1,000 00	1,000 00	1,020 00
Indianapolis & Cincinnati R. R. bonds.....	12,090 00	13,000 00	11,440 00
Chicago & Northwestern R. R. bonds.....	10,312 50	10,000 00	10,000 00
Chicago, Rock Island & Pacific R. R. bonds.....	9,550 00	10,000 00	11,000 00
Milwaukee & St. Paul R. R. bonds.....	9,462 50	10,000 00	9,700 00
Keokuk & Des Moines R. R. bonds.....	3,600 00	8,000 00	6,000 00
New York, Providence & Boston R. R. bonds.....	9,597 22	10,000 00	10,000 00
Hartford, Providence & Fishkill R. R. bonds.....	14,396 78	15,000 00	15,150 00
New Jersey Central R. R. bonds.....	2,733 77	8,000 00	3,300 00
140 shares Lake Shore & Mich. Southern R. R. stock,	11,552 09	14,000 00	8,400 00
500 " N. Y., New Haven & Hartford R. R. stock,	77,239 00	50,000 00	73,500 00
200 " Morris & Essex R. R. stock.....	9,588 00	10,000 00	10,500 00
100 " New Jersey Central R. R. stock.....	10,325 00	10,000 00	10,600 00
100 " N. Y. Central & Hudson River R. R. stock,	10,412 50	10,000 00	10,400 00
200 " Delaware, Lackawanna & W. R. R. stock....	9,825 00	10,000 00	12,000 00
433 " American National Bank stock, Hartford,	25,068 50	21,650 00	32,475 00
300 " City National Bank stock, Hartford.....	21,744 00	20,000 00	22,000 00
300 " Phenix National Bank stock, Hartford.....	40,779 25	30,000 00	48,600 00
200 " Farmers & Mech's Nat. Bank stock, Hartf.,	38,037 25	30,000 00	40,500 00
500 " Mercantile National Bank stock, Hartford,	20,182 00	20,000 00	26,000 00
100 " Hartford National Bank stock, Hartford....	79,893 63	50,000 00	81,000 00
200 " New Britain Nat. Bank stock, N. Britain....	11,500 00	10,000 00	13,000 00
100 " Thames Nat. Bank stock, Norwich.....	24,600 00	20,000 00	26,000 00
150 " Fourth Nat. Bank stock, New York.....	14,112 50	15,000 00	14,250 00
100 " Metropolitan Nat. Bank stock, New York,	13,612 50	10,000 00	13,200 00
100 " American Exch. Nat. Bank stock, N. Y.....	11,413 00	10,000 00	11,500 00
160 " Merchants Exch. Nat. Bank stock, N. Y.....	11,156 25	8,000 00	8,640 00
100 " Nassau Nat. Bank stock, N. Y.....	11,000 00	10,000 00	10,300 00
110 " Nat. B. of the Commonwealth stk., Boston,	11,212 75	10,000 00	11,300 00
1560 " Railway Pass. Assurance Co. stk., Hartford,	153,974 50	156,000 00	156,000 00
125 " Hartford Trust Co. stock, Hartford.....	13,191 25	12,500 00	13,750 00
200 " Conn. Trust & Safe Deposit Co. stk., Hartf.,	20,400 00	20,000 00	19,600 00
05 " Security Company stock, Hartford.....	5,000 00	5,000 00	4,750 00
<b>Total.....</b>	<b>\$1,192,964 75</b>	<b>\$1,115,250 00</b>	<b>\$1,287,245 00</b>

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December 1875, computed according to the American experience table of mortality, with 4½ per cent. interest.....	\$2,089,994 00
Deduct net value of risks of this Company reinsured in other solvent companies .....	17,291 00
<b>Total net value.....</b>	<b>\$2,022,703 00</b>
<b>Net reserve for accident policies.....</b>	<b>169,417 45</b>
<b>Net reinsurance reserve.....</b>	<b>\$2,192,120 45</b>
Reserve for indemnity on life policies.....	12,000 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$101,700 00
Claims for death losses and other policy claims, resisted by the Company,	44,825 00
<b>Total policy claims.....</b>	<b>146,525 00</b>
Amount due on account of salaries, rents, and office expenses.....	5,000 00
<b>Liabilities on policyholders' account.....</b>	<b>\$2,355,645 45</b>
Gross surplus on policyholders' account.....	1,314,612 44
<b>Total liabilities.....</b>	<b>\$3,670,257 89</b>

## VI.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	<b>NUMBER.</b>	<b>AMOUNT.</b>
Whole-life policies.....	7,827	\$15,014,405 00
Endowment policies.....	1,913	2,701,308 00
All other policies.....	96	256,350 00

*New policies issued during the year.*

Whole-life policies.....	2,265	4,431,880 00
Endowment policies .....	362	423,783 00
All other policies.....	23	65,700 00

*Old policies revived during the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	14	\$27,500 00
Endowment policies.....	8	5,500 00
Total number and amount.....	12,503	\$22,926,426 00
Deduct total policies ceased to be in force.....	1,992	3,757,312 00
Total number and amount of policies in force at the end of the year.....	10,511	\$19,169,114 00

*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	8,501	\$16,253,172 00
Endowment policies.....	1,927	2,689,992 00
All other policies.....	83	225,950 00
Total number and amount of policies in force at the end of the year.....	10,511	\$19,169,114 00

*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death.....	80	\$166,564 00
By expiry.....	18	49,500 00
By surrender.....	43	45,168 00
By lapse.....	1,049	2,012,975 00
By change and decrease.....	290	643,125 00
Not taken.....	512	\$39,950 00
Total.....	1,992	\$3,757,312 00

Policies reinsured..... \$271,680 00

## ACCIDENT BUSINESS.

*Whole-life policies.*

	NUMBER.	AMOUNT.
Policies and additions in force at the end of the previous year.....	30,324	\$96,294,200 00
New policies issued.....	32,857	100,224,000 00
Total.....	63,181	\$196,518,200 00
Deduct policies ceased to be in force:		
By death.....	42	\$136,100 00
By expiry.....	33,365	105,645,550 00
Total terminated.....	33,407	\$105,781,650 00
Net numbers and amounts in force at the end of the year.....	29,774	\$90,736,550 00

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Policies in force December 31st of previous year.....	21	\$26,500 00
Policies issued during the year.....	23	93,000 00
Total.....	44	\$119,500 00
Deduct number and amount which have ceased to be in force during the year....	23	33,010.00
Total number and amount of policies in force in Kansas Dec. 31st, 1875,	21	\$86,490 00

## ACCIDENT BUSINESS (No LIFE BUSINESS).

Amount of premiums collected or secured during the year in cash..... \$470 75

## WASHINGTON LIFE INSURANCE COMPANY—NEW YORK.

Incorporated, January, 1860. Admitted to Kansas, March 15, 1872.

CYRUS CURTISS, *President.*

WM. HAXTUM, *Secretary.*

## I.—CAPITAL STOCK.

Amount of capital stock paid up in cash..... \$125,000 00

## II.—INCOME DURING YEAR 1875.

Cash received for premiums, without deductions for commissions or other expenses.....	\$970, 449 80	
Cash received for annuities.....	2, 000 00	
Total premium income.....		\$972, 449 80
Cash received for interest upon mortgage loans.....		140, 816 12
Cash received for interest on bonds owned, and dividends on stock.....		126, 745 78
Cash received as discount on claims paid in advance.....		569 78
Cash received for profits on bonds, stocks, or gold actually sold.....		3, 021 92
Total income.....		\$1, 243, 603 40
Amount of net or ledger assets, December 31st of previous year.....		4, 084, 569 83
Total .....		\$5, 828, 172 73

## III.—DISBURSEMENTS DURING THE YEAR 1875.

Cash paid for losses and additions.....	\$386, 827 99	
Cash paid for matured endowments and additions.....	14, 002 57	
Total amount actually paid for losses and matured endowments.....		\$350, 830 56
Cash paid to annuitants.....		846 80
Cash paid for surrendered policies.....		92, 260 89
Cash dividends paid to policyholders.....		165, 141 47
(Total paid policyholders, \$609, 979.72.)		
Cash paid stockholders for interest on dividends.....		10, 476 78
Cash paid for commissions to agents.....		58, 491 79
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....		14, 709 00
Cash paid for medical examiners' fees.....		6, 884 00
Cash paid for salaries, and other compensation of officers and other office employes.....		43, 111 95
Cash paid for United States taxes and revenue stamps, and State and local taxes.....		11, 766 54
Cash paid for rent.....		7, 500 00
Cash paid for advertising.....		14, 760 17
Cash paid for the following items, viz.: Exchange and postage, \$3,290.48; printing and stationery, \$5,288.93; sundry expenses, \$22,070.36.....		80, 649 77
Total disbursements.....		\$812, 280 67
Balance.....		\$4, 515, 892 06

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost value of real estate exclusive of all incumbrances.....	\$59, 679 74	
Loans on bond and mortgage (first liens) on real estate.....	2, 353, 263 87	
Loans made in cash to policyholders on this Company's policies assigned as collateral.....	11, 982 13	
Cost value of bonds and stocks owned absolutely, as per schedule E.....	1, 825, 119 13	
Cash in Company's office.....	35, 602 00	
Cash deposited in banks.....	230, 295 19	
Total net or ledger assets, less depreciation.....		\$4, 515, 892 06

## OTHER ASSETS.

Interest due, \$16,220.17, and accrued, \$16,603.81, on bonds and mortgages.....	\$32, 823 98	
Interest accrued on bonds and stocks.....	11, 813 00	
Market value of bonds and stocks over cost, as per schedule E.....	71, 930 87	
Gross premiums due and unreported on policies in force Dec. 31, 1875.....	\$53, 000 00	
Gross deferred premiums on policies in force Dec. 31, 1875.....	172, 937 26	
Total.....	\$225, 937 26	
Deduct 20 per cent. for loading on above gross amount.....	45, 187 45	
Net amount of uncollected and deferred premiums.....		180, 749 81
Furniture, fixtures and safes.....		15, 000 00
Total assets as per the books of the Company.....		\$4, 827, 709 72

## ITEMS NOT ADMITTED.

Furniture, fixtures and safes.....	\$15, 000 00	
Total.....		15, 000 00
Total assets (less items not admitted).....		\$4, 812, 709 72

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Actual cost.</i>	<i>Par value.</i>	<i>Market value.</i>
United States 6's, 1881, registered bonds.....	\$447,107 50	\$410,000 00	\$487,900 00
New York State 7's registered bonds.....	101,268 75	100,000 00	103,500 00
New York City 7's registered bonds.....	1,104,562 50	1,090,000 00	1,128,150 00
Brooklyn City 7's registered bonds.....	159,125 00	150,000 00	163,500 00
Kingston 7's coupon bonds.....	11,055 38	12,000 00	12,000 00
Bergen County, N. J., 7's bonds.....	2,000 00	2,000 00	2,000 00
Total.....	<u>\$1,825,119 13</u>	<u>\$1,764,000 00</u>	<u>\$1,897,050 00</u>

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875, computed according to the American experience table of mortality, with $4\frac{1}{2}$ per cent. interest.....		\$4,015,603 00
Claims for death losses due and unpaid.....	\$10,000 00	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	34,000 00	
Claims for death losses, and other policy claims, resisted by the Company.....	2,500 00	
Total policy claims.....		46,500 00
Amount of unpaid dividends to stockholders.....		157 50
Amount due on account of salaries, rents, and office expenses.....		2,729 18
Amount of any other liability of the Company, viz.: Premiums paid in advance.....		3,894 66
Liabilities on policyholders' account.....		\$4,068,784 34
Gross surplus on policyholders' account.....		743,925 38
Total liabilities.....		<u>\$4,812,709 72</u>

## VI.—EXHIBIT OF POLICIES.

*Policies in force at the commencement of the year.*

	NUMBER.	AMOUNT.
Whole-life policies.....	8,625	\$20,463,303 00
Endowment policies.....	2,388	4,534,049 00
All other policies.....	9	24,065 00

*New policies issued during the year.*

Whole-life policies.....	1,272	\$2,615,240 00
Endowment policies.....	293	421,685 00
All other policies.....	1 annuity.	

*Old policies revived during the year.*

Whole-life policies.....	176	554,800 00
Endowment policies.....	53	120,500 00

*Additions during the year.*

Additions by dividends.....		779,208 02
Total number and amount.....	12,817	\$29,512,850 02
Deduct total policies ceased to be in force.....	1,676	4,083,315 00
Total number and amount of policies in force at the end of the year.....	11,141	<u>\$25,429,535 02</u>

*Policies in force at the end of the year, including additions.*

	NUMBER.	AMOUNT.
Whole-life policies.....	8,763	\$20,293,623 00
Endowment policies.....	2,369	4,332,639 00
All other policies.....	9	24,065 00
Additions by dividends.....		779,208 02
Total number and amount of policies in force at the end of the year.....	11,141	<u>\$25,429,535 02</u>

*Number and amount of policies terminated during the year.*

	NUMBER.	AMOUNT.
By death.....	111	\$301,470 00
By maturity.....	7	12,900 00
By surrender.....	442	1,276,425 00
By lapse.....	877	2,013,900 00
Not taken.....	239	478,620 00
Total.....	1,676	<u>\$4,082,315 00</u>

## BUSINESS IN KANSAS DURING 1875.

	NUMBER.	AMOUNT.
Number and amount of policies in force Dec. 31 of previous year.....	91	\$142,765 00
Number and amount of policies issued during the year.....	10	8,500 00
Total.....	101	\$151,265 00
Deduct number and amount which have ceased to be in force during the year...	15	18,000 00
Total number and amount of policies in force in Kansas Dec. 31, 1875.....	86	\$133,265 00
Amount of losses and claims on policies unpaid Dec. 31 of previous year...	None.	
Amount of losses and claims on policies incurred during the year.....	None.	
Amount of losses and claims on policies paid during the year.....	None.	
Amount of premiums collected or secured during the year.....	\$3,992 30	

## RAILWAY PASSENGERS ASSURANCE COMPANY.

Incorporated, May, 1865. Admitted to Kansas, July 17, 1872.

J. G. BATTERSON, *President.*CHARLES E. WILLARD, *Secretary.*

## I.—CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$300,000 00
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## II.—INCOME DURING YEAR 1875.

Cash received for premiums, without deduction for commissions or other expenses.....	\$86,517 37
Cash received for interest upon mortgage loans.....	8,219 97
Cash received for interest on bonds owned, and dividends on stock.....	25,754 25
Cash received for sale of old safes.....	1,250 00
Total income.....	\$121,741 59
Amount of net or ledger assets, December 31st, of previous year.....	451,598 18
Total.....	\$573,339 77

## III.—DISBURSEMENTS DURING YEAR 1875.

Cash paid for losses and additions.....	\$7,016 98
(Total paid to policyholders, \$7,016.93.)	
Cash paid stockholders for interest on dividends.....	30,000 00
Cash paid for commissions to agents.....	26,433 00
Cash paid for traveling expenses.....	3,249 75
Cash paid for medical examiners' and loss expenses.....	3,136 36
Cash paid for salaries and other compensation of officers and other employes.....	17,072 30
Cash paid for State and local taxes in States where organized, \$60.00; taxes, licenses, fines and fees in other States, \$6,555.72.....	5,615 72
Cash paid for rent.....	2,500 00
Cash paid for furniture and fixtures and safes for home agency offices.....	50 60
Cash paid for advertising.....	3,688 55
Cash paid for the following items, viz.: Tickets and equipment, \$4,271.57; agency and office expenses, \$1,533.95; freight and express, \$1,452.60; exchange and postage, \$2,711.22; books, blanks and stationery.....	684 27
Total disbursements.....	\$10,673 61
Balance.....	\$463,903 55

## IV.—ASSETS.

## AS PER LEDGER ACCOUNTS.

Loans on bond and mortgage (first liens) on real estate.....	\$76,000 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	1,301 00
Cost value of bonds and stocks owned absolutely, as per schedule E.....	369,093 13
Cash in Company's office.....	387 61
Cash deposited in banks.....	17,121 81
Total net or ledger assets, less depreciation.....	\$463,903 55

## OTHER ASSETS.

Interest accrued on bonds and mortgages.....	\$1,158 31
Market value of bonds and stocks over cost, as per schedule E.....	12,000 37
Total assets as per the books of the Company.....	\$477,02 286

## SCHEDULE E.

## ACCOUNT OF STOCKS, BONDS, &amp;c., OWNED BY THE COMPANY.

	<i>Actual cost.</i>	<i>Par value.</i>	<i>Market value.</i>
U. S. registered 6s of 1881.....	\$52,257 81	\$50,000 00	\$59,625 00
U. S. 5-20s of 1867.....	12,192 38	11,500 00	14,087 50
U. S. 5-20s of 1865.....	3,232 50	3,000 00	3,465 00
Connecticut registered bonds.....	47,175 50	50,000 00	54,000 00
Connecticut 6-per-cent. coupon bonds.....	2,375 00	2,500 00	2,700 00
Hartford City bonds.....	10,746 25	11,000 00	11,000 00
Springfield, Illinois, City bonds.....	2,048 02	2,000 00	2,000 00
Chicago Water Loan bonds.....	9,800 00	10,000 00	10,300 00
J. C. & C. E. Gelsendorf bonds.....	10,080 00	10,000 00	10,000 00
Southern Minnesota R. R. bonds.....	9,284 66	10,000 00	7,000 00
North Missouri R. R. bonds.....	8,362 50	10,000 00	9,200 00
Mil. & St. Paul R. R. bonds.....	9,812 50	10,000 00	9,400 00
Lake Shore R. R. bonds.....	1,000 00	1,000 00	1,000 00
Dubuque & Sioux City R. R. bonds.....	9,600 00	10,000 00	10,800 00
Hartford, Providence & Fishkill R. R. bonds.....	4,970 14	5,000 00	5,000 00
Shoe and Leather Nat. Bank (N. Y.) stock.....	7,660 67	6,600 00	10,296 00
American Exchange Nat. Bank (N. Y.) stock.....	11,414 00	10,000 00	11,600 00
Merchants Exchange Nat. Bank (N. Y.) stock.....	11,125 00	8,000 00	8,320 00
Fourth Nat. Bank (N. Y.) stock.....	10,812 50	10,000 00	9,700 00
City Nat. Bank (Hartford) stock.....	20,716 75	20,000 00	22,000 00
Hartford Trust Co. stock.....	12,056 20	11,300 00	12,430 00
Connecticut Trust Company.....	15,000 00	15,000 00	14,350 00
L. S. & M. S. R. R. stock.....	32,537 00	42,000 00	25,095 00
N. Y. C. & H. R. R. stock.....	10,075 00	10,000 00	10,475 00
N. Y., N. H. & H. R. R. stock.....	34,799 00	25,000 00	36,250 00
C., R. I. & P. R. R. stock.....	11,110 25	10,000 00	10,500 00
<b>Total</b> .....	<b>\$369,093 13</b>	<b>\$363,900 00</b>	<b>\$381,093 50</b>

## V.—LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1875—estimated.....	\$15,000 00
Claims for death losses and matured endowments, in process of adjustment or adjusted and not due.....	\$12,000 00
Claims for death losses and other policy claims resisted by the Company,	14,000 00
<b>Total policy claims</b> .....	<b>\$26,000 00</b>
Amount due on account of salaries, rents, and office expenses.....	210 00
Amount of any other liability of the Company.....	90 00
<b>Liabilities on policyholders' account</b> .....	<b>\$41,300 00</b>

## BUSINESS IN KANSAS DURING 1875.

Amount of losses and claims on policies in Kansas paid during the year.....	\$90 00
Amount of premiums collected in Kansas during the year, in cash.....	552 25





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OFFICERS AND AGENTS.

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## OFFICERS AND GENERAL AGENTS.

COMPILED FROM THE RECORDS OF THIS OFFICE, AND PUBLISHED FOR GENERAL INFORMATION.

### LIFE COMPANIES.

<i>Names of Companies.</i>	<i>Officers.</i>	<i>Location.</i>
<b>ÆTNA LIFE</b> .....	J. L. English, Secretary..... Stone & Martin, State Agents.....	Hartford, Conn. Topeka, Kansas.
<b>ALLIANCE MUTUAL LIFE</b> .....	J. N. Patton, Secretary.....	Leavenworth, Kas.
<b>CONNECTICUT MUTUAL LIFE</b> .....	Jacob L. Greene, Secretary..... J. G. Graham, General Agent.....	Hartford, Conn. Leavenworth, Kas.
<b>CONTINENTAL LIFE</b> .....	Robert E. Beecher, Secretary..... A. B. Hard, Special Agent.....	Hartford, Conn. Lawrence, Kas.
<b>COVENANT MUTUAL LIFE</b> .....	Alfred Carr, Secretary.....	St. Louis, Mo.
<b>EQUITABLE LIFE (New York)</b> .....	Samuel Burrows, Secretary..... Walker Buckner, General Agent.....	New York City. Kansas City, Mo.
<b>GERMANIA LIFE (New York)</b> .....	Cornelius Doremus, Secretary.....	New York City.
<b>LIFE ASSOCIATION OF AMERICA</b> .....	John S. Pierce, Secretary.....	St. Louis, Mo.
<b>MASSACHUSETTS MUTUAL LIFE</b> .....	Avery J. Smith, Secretary..... Jas. McCullough, General Agent.....	Springfield, Mass. Kansas City, Mo.
<b>MISSOURI VALLEY LIFE</b> .....	J. I. Jones, Secretary.....	Leavenworth, Kas.
<b>MUTUAL LIFE</b> .....	John M. Stuart, Secretary..... Byron Sherman, General Agent.....	New York City. St. Louis, Mo.
<b>NEW YORK LIFE</b> .....	William H. Beers, Actuary..... C. E. Tillinghast, State Agent.....	New York City. Leavenworth, Kas.
<b>NORTHWESTERN MUTUAL LIFE</b> .....	Willard Merrill, Secretary..... William Booth, General Agent.....	Milwaukee, Wis. Leavenworth, Kas.
<b>PHENIX MUTUAL LIFE</b> .....	J. W. Holcombe, Secretary..... Allen G. Fowler, General Agent..... Jackson Graves, Special Agent.....	Hartford, Conn. Chicago, Ill. Topeka, Kas.
<b>PROTECTION LIFE</b> .....	A. W. Edwards, Secretary..... Cowgill & Viele, General Agents.....	Chicago, Ill. Neodesha, Kas.
<b>TRAVELERS LIFE</b> .....	Rodney Dennis, Secretary.....	Hartford, Conn.
<b>WASHINGTON LIFE</b> .....	William Haxtun, Secretary..... John Charlton, General Agent.....	New York City. Lawrence, Kas.

### ACCIDENT COMPANY.

<i>Name of Company.</i>	<i>Officers.</i>	<i>Location.</i>
<b>RAILWAY PASSENGER</b> .....	Charles E. Willard, Secretary.....	Hartford, Conn.

## LIST OF LOCAL AGENTS.

<i>Location.</i>	<i>Agents.</i>	<i>Names of Companies.</i>
ABILENE, Dickinson County...	Smith, R. N.....	Phoenix Mutual Life.
ATCHISON, Atchison County...	Heckelkamfer, A. G..... Kline, Samuel..... Kinney, J. A..... Lamphar, A. H..... Layng, C. A..... Storch & Forbinger.....	Germania Life. Missouri Valley Life. Missouri Valley Life. Alliance Mutual Life. Phoenix Mutual Life. Connecticut Mutual Life.
BLUE RAPIDS, Marshall County...	Hall, T. F..... Holbrook, Taylor.....	Alliance Mutual Life. Alliance Mutual Life.
BURLINGAME, Osage County...	Shepherd, H. D..... Wight, Samuel D.....	Northwestern Mutual Life. Equitable Life.
BURLINGTON, Coffey County...	Dodge, J. G.....	Life Association of America.
CENTRALIA, Nemaha County...	Harris, Thomas M.....	Covenant Mutual Life.
CHANUTE, Neosho County...	Lapham, A. S..... Shirley & Bacon..... Williams, Wm. W.....	Covenant Mutual Life. Protection Life. Life Association of America.
CHEROKEE, Crawford County...	Emerson, Harlow.....	Mutual Life.
CLAY CENTER, Clay County...	Wilson, Allen.....	Northwestern Mutual Life.
COFFEYVILLE, Montgomery County...	Brown, C. S.....	Continental Life.
COTTONWOOD FALLS, Chase County...	Bertram, E. S.....	Protection Life.
ELLSWORTH, Ellsworth County...	Atwood, S.....	Mutual Life.
ELK FALLS, Howard County...	Gilbert, Samuel L.....	Continental Life.
ELDORADO, Butler County...	Sallee, W. A.....	Mutual Life.
EMPORIA, Lyon County...	Bachelor, R. M..... Bancroft, A. R.....  Dunlap, Howard, & Co..... McCandless, R. R..... Papen, J. F..... Sargent, L. H..... Starr, J. B.....	Phoenix Mutual Life. Railway Passenger, Travelers (life and accident.) Connecticut Mutual Life. Missouri Valley Life. Protection Life. Railway Passenger. Mutual Life.
EUDORA, Douglas County...	Pilla, Charles.....	Germania Life.
FORT SCOTT, Bourbon County...	Cormany, W. A..... Cheeny, O. A..... Wilson, H. T.....	Mutual Life. Travelers (life and accident.) Railway Passenger.
GARNETT, Anderson County...	Galtra, J. W.....	Life Association of America.
HUTCHINSON, Reno County...	Rosan, J. H. D.....	Mutual Life.
INDEPENDENCE, Montgomery County...	Anderson, John R..... Dallas, Walter I.....	Continental Life. Alliance Mutual Life.

## LIST OF LOCAL AGENTS—CONTINUED.

<i>Location.</i>	<i>Agents.</i>	<i>Names of Companies.</i>
INDEPENDENCE, Montgomery Co.— <i>Contc.</i>	Plant, Thomas H..... McCullah & Dallas.....	Life Association of America. Connecticut Mutual Life.
JUNCTION CITY, Davis County...	Clark, C. J.....	New York Life.
LAWRENCE, Douglas County...	Beatty, J. H..... Banks, Geo. A..... Busch, Frank..... Charlton, John..... Cole, H. W..... Griffith, T. D..... Griffith, G. W. E..... Gay, F. C..... Hard, A. B..... Noyes, J. N..... Parks, John..... Slicer, J. H..... Watkins, J. B.....	Covenant Mutual. Railway Passenger. Northwestern Mutual Life. Railway Passenger, Washington Life. Missouri Valley Life. Phoenix Mutual Life. Mutual Life. Railway Passenger. Continental Life. Connecticut Mutual Life. New York Life, Railway Passenger. Life Association of America. Covenant Mutual Life.
LEAVENWORTH, Leavenworth County...	Aller, H. M..... Booth, William..... Byington, D..... DeVries, Peter..... Fritsche, Edward..... Mosher, A. A.....  Nelles, Geo. W..... Robinson, C. H..... Tillinghast, C. E..... Witter, Jonah..... Woodward, Geo. S.....	Railway Passenger. Northwestern Mutual Life. Railway Passenger. New York Life. Germania Life. Railway Passenger, Travelers (life and accident.) Railway Passenger, Mutual Life. Northwestern Mutual Life. New York Life. New York Life. Railway Passenger.
MANHATTAN, Riley County...	Higinbotham, W. P.....  Raphel & Shannon..... Wilder, Geo. C.....	Connecticut Mutual Life, Missouri Valley Life. Phoenix Mutual Life. Railway Passenger.
NEODESHA, Wilson County..	Paris, E. K.....	Continental Life.
NORTH LAWRENCE, Douglas County...	Newby, J. L.....	Covenant Mutual.
OSAGE MISSION, Neosho County...	Pierce, J. V.....	Travelers (life and accident.)
OSWEGO, Labette County...	Case, Nelson..... Brockway & Wilkin.....	Northwestern Mutual Life. Covenant Mutual.
OTTAWA, Franklin County...	Lyman, L. P..... McQuenston, B. C..... Wilkinson, F. A.....	Protection Life. Northwestern Mutual Life. Connecticut Mutual Life.
PAOLA, Miami County...	Fargo & Freeland..... Thomas & Wilson..... Hall, O. L.....	Railway Passenger. Railway Passenger. Travelers (life and accident.)
PLEASANT RIDGE, Leavenworth County...	Crook, J. J.....	Connecticut Mutual Life.
SALINA, Saline County...	Falkner & Wildman..... DeWitt, Jacob..... Wight & Carroll.....	Phoenix Mutual Life. Mutual Life. New York Life.
SENECA, Nemaha County...	Brown, Willis..... Johnson & Brothers.....	Equitable Life. Mutual Life.
TOPEKA, Shawnee County...	Briar, John..... Cruise, J. A..... Graves, Jackson..... Johnson, Thomas.....  Martin, R. G..... Norton & Wyman.....  Parmelee & Haywood..... Ross, Thos. L..... Stone & Martin..... Shewry, C. W.....	Phoenix Mutual Life. Railway Passenger. Phoenix Mutual Life. Connecticut Mutual Life, Protection Life. Covenant Mutual Life. Northwestern Mutual Life, Railway Passenger, Travelers (life and accident.) Equitable Life. Mutual Life. Ætna Life. Railway Passenger.
TROY, Doniphan County...	Bridges, C. G.....	Missouri Valley Life, New York Life.
WAMEGO, Pottawatomie County...	Hixon, R.....	Covenant Mutual Life.

## LIST OF LOCAL AGENTS—CONCLUDED.

<i>Location.</i>	<i>Agents.</i>	<i>Names of Companies.</i>
WHITE CLOUD, Doniphan County...	Partridge, Reuben.....	Alliance Mutual Life.
WINFIELD, Cowley County...	Asp, H. E..... Pryor, J. D.....	Protection Life. Equitable Life.
WYANDOTTE, Wyandotte County...	Armstrong & Myer .....	Missouri Valley Life.









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